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F. M. Goodykoontz,

Superintendent of Insurance.



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ELEVENTH ANNUAL REPORT
OF THE
SUPERINTENDENT
OF
INSURANCE
OF THE
STATE OF COLORADO,
MADE FROM
ANNUAL STATEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1892.

DENVER, COLORADO:
A. J. LUDDITT, PRINTER AND BINDER.
1893.

STATE OF COLORADO,
OFFICE OF SUPERINTENDENT OF INSURANCE,
DENVER, MAY 31, 1893. }

To His Excellency,

DAVIS H. WAITE.

Governor of Colorado:

SIR—In compliance with the provisions of the Insurance Laws of Colorado, I herewith hand you the **Eleventh Annual Report** of the Insurance Department, showing the business transacted by all companies during the year 1892, and synopsis of statements showing the condition December 31, 1892, of all companies licensed to transact business in this State for the year ending February 28, 1894.

Respectfully submitted,

F. M. GOODYKOONTZ.

Superintendent of Insurance.

INTRODUCTORY.

FIRE, FIDELITY, CASUALTY AND ACCIDENT INSURANCE.

FIRE INSURANCE.

During the year just passed and since the issuance of the last report of this Department, the following fire companies have been licensed to transact business in this State, all of which were licensed for the first time:

NAME.	LOCATION.	DATE OF ADMISSION.	CAPITAL STOCK.
Royal Exchange Assurance Corporation.....	London, England....	May 16, 1892	
Capitol Fire Insurance Company....	Concord, N. H.	June 28, 1892	\$ 2000,00 00
Patriotic Assurance Company.....	Dublin, Ireland.....	July 5, 1892	594,675 00
Manufacturers and Merchants Insurance Company.....	Pittsburg, Penn.....	August 27, 1892	250,000 00
Columbia Fire Insurance Company of America.....	Louisville, Ky.....	April 5, 1893.	200,000 00
Total addition to capital stock....			\$ 1,244,675 00

Of these fire companies, the first four were admitted by my predecessor, Mr. John M. Henderson, the last one by myself

The following companies have retired from business or withdrawn from the State during the past year:

NAME.	LOCATION.	CAPITAL STOCK.
Alliance Insurance Association.....	New York, N. Y.....	\$ 200,000 00
California Insurance Company.....	San Francisco, Cal..	600,000 00
City of London Fire Insurance Company.....	London, England....	
General Life and Fire Assurance Company.....	London, England....	250,000 00
New York Bowery Fire Insurance Company.....	New York, N. Y....	300,000 00
Ohio Farmers Insurance Company.....	Le Roy, Ohio.....	Mutual.
Scania Fire and Life Joint Stock Company.....	Malino, Sweden....	320,000 00
State Investment and Insurance Company.....	San Francisco, Cal..	400,000 00
St. Paul German Insurance Company.....	St. Paul, Minn.....	500,000 00
Western Insurance Company.....	Pittsburg, Penn....	300,000 00
Importers and Breeders Mutual Live Stock Ins. Ass'n..	Denver, Col.....	Mutual.

The amount of risks written in the State during the year 1892 was \$103,168,403.69, as compared with \$93,519,766.16, written the previous year, showing an increase. The premium receipts were \$1,721,483.74. The losses paid increased from \$573,139.42 in 1891 to \$806,481.04 in 1892, and the ratio of losses paid to premiums received, from 36.51 per cent. in 1891 to 46.85 per cent. in 1892.

The following table shows the comparative business by years, since the organization of this Department:

Year written.	Risks written during the year.	Premiums received.	Average rate of premiums.	Losses paid.	Per cent of losses to premiums rec'd.	Losses incurred.
1882.....	\$ 32,817,015 92	\$ 600,919 41	1.83	\$ 300,679 85	50.03	\$ 311,281 24
1883.....	42,760,817 76	769,777 10	1.80	357,217 86	46.27	390,876 40
1884.....	40,151,636 10	756,068 42	1.88	316,340 22	41.84	342,902 07
1885.....	42,137,800 60	819,885 75	1.95	274,710 48	33.50	242,762 51
1886.....	45,532,753 42	861,850 97	1.89	412,554 82	46.71	404,916 78
1887.....	50,617,776 15	950,292 38	1.88	390,226 12	41.06	400,156 33
1888.....	61,598,993 20	1,121,077 87	1.82	389,186 02	34.72	398,158 13
1889.....	75,992,207 15	1,324,265 73	1.74	550,264 50	41.55	571,428 33
1890.....	91,941,829 16	1,555,417 15	1.69	519,549 30	33.50	565,541 40
1891.....	93,519,766 16	1,569,723 36	1.68	573,139 42	36.50	611,663 68
1892.....	103,168,403 69	1,721,483 74	1.67	806,481 04	46.85	799,970 35

FIDELITY, CASUALTY AND ACCIDENT INSURANCE.

The following fidelity, casualty and accident companies have been admitted to this State since the date of the last annual report:

London Guarantee and Accident Company, Limited, of London, England, capital, \$200,000.

Security Casualty Company of Minnesota, St. Paul, Minnesota.

Fidelity and Deposit Company of Maryland, Baltimore, Maryland, capital, \$500,000.

New Jersey Plate Insurance Company, of Newark, New Jersey, capital, \$100,000.

Inter-State Casualty Company, of New York, N. Y., capital, \$150,000.

National Surety Company, of Kansas City, Missouri, capital, \$250,000.

Preferred Accident Insurance Company, New York, N. Y., capital \$100,000.

Bankers Alliance of Los Angeles, California.

Of the above named companies all except the last named were admitted by me. The Bankers Alliance was admitted by Mr. Henderson, my predecessor. The National Surety Company is simply a change of name from The Missouri, Kansas and Texas Trust Co., of Kansas City, Missouri, the same stockholders and officers who managed the latter company still being the executive officers of the new company.

LIFE AND CO-OPERATIVE INSURANCE.

LIFE INSURANCE.

The Provident Life and Trust Company of Philadelphia, Pennsylvania, capital \$1,000,000, was licensed May 11th, 1893.

The business of the life insurance companies increased from \$16,025,740.25, written during 1891, to \$18,598,881.28, during 1892, while the premium receipts decreased from \$1,422,422.66, in 1891, to \$1,272,023.09, in 1892.

CO-OPERATIVE INSURANCE.

The following co-operative companies have been licensed to transact business since the last report of this Department:

The National Mutual Life Insurance Company of New York, N. Y.

Guarantee Fund Life Association, of Council Bluffs, Iowa.

Fidelity Mutual Aid Association, of San Francisco, California.

Des Moines Life Association, of Des Moines, Iowa.

National Fraternal Association, of Council Bluffs, Iowa, whose name was changed this year to The Guarantee Fund Life Association.

The Bay State Beneficiary Association, of Westfield, Massachusetts.

The Importers and Breeders Mutual Live Stock Insurance Association, of Denver, Colorado, which latter company has failed to file a report this year.

The Great Western Mutual Aid Association and The Great Western Mutual Accident Association, are the subjects of constant complaint at the office of this Department. People in needy circumstances and beneficiaries in the persons of widows and orphans apply almost weekly at this Department for relief from the obstructions and oft-times total refusal or inability of these two companies to pay much needed claims. The old chestnut that they operate under a Territorial charter and are thus not amenable to State supervision, is hurled more brazenly than ever in the face of the officials of this Department.

Under the heavy blows dealt this branch of the State service by ill-advised rulings of legal officers, and the puzzling interposition of the executive veto in all attempts to strengthen our insurance laws, we are powerless to extirpate these and kindred evils.

We trust the next Assembly will tackle these two wild cats and compel them either to seek distant climes and other jurisdictions, or else come under our State supervision and meet the searching competition of honest companies.

ASSESSMENT, ENDOWMENT AND BOND ASSOCIATIONS.

The number and variety of this class of companies doing business in our State are something appalling.

Under our present insurance system, this Department has no foothold on which to base legal prosecutions against the frauds and dishonesty of these companies or associations. They blazon forth a series of high-sounding and extravagant business propositions, unquestionably grounded on a fixed determination to mislead and defraud, which can only lead finally to the rankest swindling and despoilation of its victims. The only way we can see to a possible control, and, eventually, to a successful closing out of these Shylock concerns is through a vigorous prosecution against them by the General Government for improper use of the United States mail service in propagating their doctrines.

Our present insurance laws gives the State Insurance Department absolutely no hold on them.

THE LLOYDS.

The Lloyds' scheme for underwriting fire, accident, fidelity, employers' liability or any other kind of insurance, is based upon what we would reasonably conclude to be a fear of meeting and withstanding public scrutiny of assets, methods of business and general trustworthiness.

These associations or private partnerships, unincorporated corporations, call them what you please, claim to be "free lances" in every State in the Union, subject to no State supervision, claiming on paper enormous financial backing, writing all kinds of insurance at much lower rates than reliable companies complying with State insurance laws, and really assuming the smallest possible legal accountability to their customers. We can see the advantage of such a scheme to its promoters, but cannot understand why its patrons allow themselves to be captured so easily by its glittering generalities.

The public will not be benefited by these juggling, hidden and mysterious schemes. Frankness and openness in selling insurance is as desirable as in other lines of selling.

We earnestly urge the next Assembly to enact a law for these Lloyds which will protect legitimate companies, and we hope the Assembly will pass said law with such unmistakable emphasis as to forestall possible executive interference. These Lloyds' claims and methods are under investigation by this Department now, and a series of questions concerning their relations and duties to this State have been submitted to the Attorney General of this State. His decision, just rendered, is that these Lloyds come under State supervision of this Department, and we propose to prosecute them

henceforth to the full extent of the law, and arrest every agent found soliciting business for them. The duty of the State Insurance Department not only comprises impartial guarding of the rights of policy holders in this State, but also the plain duty of protecting honest companies against the deadly and unscrupulous assaults of roving pirates like these Lloyds.

NEEDED LEGISLATION.

Our insurance system needs strengthening and amending, and in no respect so much as in needed power and authority to examine companies whose financial stability is suspected. The year just passed has seen a loss inflicted upon fire insurance companies in this country of over \$140,000,000.00. If fire losses keep on in the same ratio of increase as the year 1893 already shows, conservative estimates place the losses for this year at \$160,000,000.00. This is a terrible state of affairs to contemplate. The close of the year will no doubt see a number of insurance companies now doing business, in the hands of receivers, and probable heavy loss to policy holders. Already rumors affecting the reputation of certain insurance companies are passing about among insurance men. Under our present insurance laws, this department has absolutely no power to go to the fountain head and investigate the condition of any company. Insurance companies can bolster up and falsify their annual statement, and we have no means of verifying our suspicions of their soundness.

The State Investment and Insurance Company, of San Francisco, California, sent out an annual statement only sixty days before it failed, which was accepted by every State Insurance Department in the Union except two.

Senate Bill No. 372, passed by the late Assembly, and vetoed by the Governor, should be re-enacted in 1895, and its successful engrafting on our State laws made certain, if the policy holders and other beneficiaries in this State would receive their indemnities even though the State coffers should be slightly depleted thereby. As it is now, the State Insurance Department has been reduced to the undignified *role* of a mere collector, and the principle of protection to the poor man, the widow and the orphan, lost sight of.

FIRE INSURANCE RATES.

Much complaint has been made of the high fire insurance rates prevailing in Denver and throughout the State, and there is, no doubt, ground for these evidences of discontent. We believe the adoption of the Universal Mercantile Schedule and the application of its methods and rates would greatly tend to lessen the burden of premiums carried by the insured. The system is in successful operation in several large Eastern cities, and is giving general satisfaction.

This class of insurance is gaining great popularity throughout the United States and Europe. We think deservedly so. This kind of insurance reaches a class of people too poor to take level premium insurance or even assessment insurance. The laboring man secures, through the Industrial Insurance companies, a small insurance; sufficient, however, to defray the expense of a burial, at the cost of a few cents a week. We are not in sympathy with the sentimental movement organized throughout this State, and other States against the placing of child insurance. We are convinced, after careful and dispassionate investigation of the subject, that the evils of child insurance are greatly exaggerated, and when some young, innocent life has been reported as ruthlessly stamped out from greed to obtain the insurance on it, impartial searching of the cause of death might have shown that criminal intent and act was falsely charged.

Industrial insurance has certainly been and is now, a boon to the poor, and it goes without saying that the poor have as much affection for their offspring as the rich. The companies engaged in industrial insurance are as reputable and possess as rigid a sense of honor in business matters as any company writing in the other lines, and the fact that over half a billion of industrial insurance is written in nearly six million policies, mostly held by poor people, indicates the popularity of this kind of protection.

INSTALLMENT POLICIES.

It is not intended by the present Superintendent of our State Insurance Department to assume or carry toward life insurance companies a dictatorial or arrogant style of supervision, but in the impetuous struggle to exhibit the greatest gain in risks written, it shall be the policy of this administration of the State Insurance Department, to induce Life Insurance Companies to give, in their annual reports to this State's Insurance Department the *commuted* value of installment policies rather than their full amount stated in policies. The object of State supervision is to give to the public truthful and accurate statements of risks written by the different companies, and the full amount of installment policies, as invariably reported by the life insurance policies, does not give truth and accuracy.

Installment insurance is rapidly growing in favor and developing large proportions. Settlements of such policies are almost invariably made with beneficiaries at the commuted value of such policies. Where installment policies are written up on their face for \$10,000.00 payable in twenty annual installments, the commuted value of such policies is \$7,066.00. Yet the Life Companies report such policies at \$10,000.00, and thus use a false and misleading element in "boosting" up their annual increase in risks written. We hope to see this view adopted by other State Insurance De-

partments, and we are satisfied time and reflection will show this to be the only correct and reliable method of insurance written.

This Department left out several insurance companies in its advance statements. In this connection, no one was to blame but the companies themselves, who failed to file their annual reports in time for the printing and issuance of said advance statements. The insurance year closes in this State for filing annual reports on February 28 of each year, and the law prescribes the earliest possible publishing of the advance statement after above date. We favor no companies and cannot delay the operations of the law to await the pleasure of tardy officials in certain companies.

In the case of Nathan S. Hurd vs. James N. Carlisle, the case was carried to the Court of Appeals, and it was there decided, (to give the decision briefly), "that the Superintendent of Insurance had no right, under our present insurance laws, to go out of the State of Colorado to examine insurance companies and pay the expenses of said examinations out of the insurance funds of the State." Mr. Hurd appealed the case to the Supreme Court of this State on a writ of error, where the writ of error was dismissed for want of jurisdiction. This virtually sustains Mr. Carlisle in his refusal to pay Mr. Hurd's warrants for expenses in examining companies outside the State of Colorado. We have already commented on the urgent need of strengthening our insurance laws in this particular item of examining companies outside our State. In conclusion, we refer to last pages of report for a statement of receipts and expenditures of this department for last year, together with a statement of receipts thus far in 1893.

Respectfully submitted.

F. M. GOODYKOONTZ,

Superintendent of Insurance.

FIRE AND FIRE AND MARINE Insurance Companies.

ABSTRACTS COMPILED FROM THE GENERAL STATEMENTS OF THE
FIRE AND FIRE AND MARINE INSURANCE COMPANIES
AUTHORIZED TO DO BUSINESS IN THE STATE OF
COLORADO, SHOWING THEIR CONDITION ON
THE 31ST DAY OF DECEMBER,

1892.

ETNA INSURANCE COMPANY.

Principal office.....Hartford, Conn.

(Organized in 1819.)

WILLIAM B. CLARK, President.

JAMES F. DUDLEY, Secretary.

CASH CAPITAL, \$4,000,000.

I. ASSETS.

Value of real estate owned.....	\$250,000 00
Loans secured by mortgages on real estate.....	36,000 00
Interest due on said mortgage loans.....	295 12
Market value of bonds and stocks.....	9,243,748 50
Loans secured by bonds and stocks as collateral.....	5,600 00
Cash on hand and in bank.....	728,574 51
Premiums in course of collection.....	650,919 54
All other assets.....	691 96
Total admitted assets.....	\$10,915,829 63

II. LIABILITIES.

Capital stock paid up.....	\$4,000,000 00
Unpaid losses.....	397,084 62
Total unearned premiums.....	2,748,992 27
Amount reclaimable on perpetual policies.....	44,215 96
Other liabilities.....	117,988 60
Total liabilities, including capital.....	\$7,308,281 45
Net surplus.....	\$3,607,548 18

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$3,715,006 69
Received from interest and dividends.....	463,816 73
Received from rents and all other sources.....	6,998 59
Total income.....	\$4,185,822 01
Excess of income over expenditures.....	\$220,635 90

IV. EXPENDITURES 1892.

Net amount paid for losses.....	\$2,117,272 04
Paid dividends.....	720,000 00
Commissions and brokerage.....	611,000 83
Salaries of officers and employes.....	217,363 85
Taxes.....	60,757 01
All other expenditures.....	238,792 38
Total expenditures.....	\$3,965,186 11

V. MISCELLANEOUS.

Perpetual risks written in 1892.....	\$877,950 00
Premiums received thereon.....	16,047 25
Fire risks written in 1892.....	328,872,390 00
Premiums received thereon.....	4,054,174 33
Marine and inland risks written in 1892.....	79,088,477 00
Premiums received thereon.....	280,086 93
Total risks in force Dec. 31st, 1892, including perpetual.....	\$428,562,196 00
Total premiums received from commencement to date.....	\$121,860,334 27
Total losses paid from commencement to date.....	70,233,895 00
Excess of premiums over losses.....	\$51,626,439 27

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$1,527,462 00
Premiums received.....	27,061 39
Losses paid.....	12,199 72
Losses incurred.....	12,714 72
Expense.....	7,585 02
Taxes.....	160 15

AGRICULTURAL INSURANCE COMPANY.

Principal office.....Watertown, N. Y.

..(Organized in 1863.)

JEAN R. STEBBINS, President.

H. M. STEVENS, Secretary.

CASH CAPITAL, \$500,000.

I. ASSETS.

Value of real estate owned.....	\$244,442 37
Loans secured by mortgages on real estate.....	1,270,729 59
Interest due on said mortgage loans.....	49,230 52
Market value of bonds and stocks.....	351,408 50
Loans secured by bonds and stocks as collateral.....	64,757 95
Cash on hand and in bank.....	266,167 54
Premiums in course of collection.....	121,870 70
All other assets.....	21,022 33
Total admitted assets.....	\$2,389,629 50

II. LIABILITIES.

Capital stock paid up.....	\$500,000 00
Unpaid losses.....	79,271 00
Unearned premiums.....	1,416,425 14
Other liabilities.....	28,136 70
Total liabilities, including capital.....	\$2,023,833 23
Net surplus.....	\$365,796,27

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$1,012,909 84
Received from interest and dividends.....	106,929 07
Received from rents and all other sources.....	3,346 65
Total income.....	\$1,123,185 56
Excess of income over expenditures.....	\$ 79,631 98

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$571,718 35
Paid dividends.....	50,015 00
Commissions and brokerage.....	208,332 40
Salaries of officers and employes.....	128,174 89
Taxes.....	20,810 24
All other expenditures.....	64,502 70
Total expenditures.....	\$1,043,553 58

V. MISCELLANEOUS.

Fire risks written, 1892.....	\$127,973,341 00
Premiums received thereon.....	1,193,574 59
Total risks in force Dec. 31, 1892.....	\$276,326,516 00
Total premiums received from commencement to date.....	\$16,509,784 39
Total losses paid from commencement to date.....	7,849,010 24
Excess of premiums over losses.....	\$8,660,774 15

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$323,460 00
Premiums received.....	5,037 00
Losses paid.....	3,704 36
Losses incurred.....	2,284 00
Expense.....	132 82
Taxes.....	24 00

ALAMO FIRE INSURANCE COMPANY.

Principal office.....San Antonio, Texas.

(Organized in 1889.)

F. GROSS, President.

S. D. SCUDDER, Secretary.

CASH CAPITAL, \$200,000.

I. ASSETS.

Value of real estate owned.....	\$124,696 51
Loans secured by mortgages on real estate	128,584 92
Interest due on said mortgage loans.....	3,345 84
Cash on hand and in bank.....	20,175 39
Premiums in course of collection.....	23,886 20
All other assets.....	1,437 48
Total admitted assets.....	\$302,126 34

II. LIABILITIES.

Capital stock paid up.....	\$200,000 00
Unpaid losses.....	12,093 50
Unearned premiums.....	79,077 47
Other liabilities.....	8,710 54
Total liabilities, including capital.....	\$299,881 51
Net surplus.....	\$ 2,244 83

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$127,410 77
Received from interest and dividends.....	10,424 44
Received from rents and all other sources.....	5,998 75
Total income.....	\$143,833 96
Excess of income over expenditures.....	\$20,762 19

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$85,545 12
Salaries of officers and employes.....	31,532 50
Taxes.....	2,621 83
All other expenditures.....	3,372 32
Total expenditures.....	\$123,071 77

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$12,633,121 65
Premiums received thereon.....	169,412 89
Total risks in force Dec. 31, 1892.....	\$9,019,717 64
Total premiums received from commencement to date.....	\$335,855 90
Total losses paid from commencement to date.....	141,806 62
Excess of premiums over losses.....	\$194,049 28

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$70,641 67
Premiums received.....	1,170 65
Losses paid.....	250 89
Losses incurred.....	250 89
Expense.....	594 36
Taxes.....	6 51

ELEVENTH ANNUAL REPORT OF
UNITED STATES BRANCH
OF THE
ALLIANCE ASSURANCE COMPANY

OF
LONDON, ENGLAND.

(Organized in 1824.)

NATHANIEL T. JAMES, United States manager, 416 California St., San Francisco, Cal.

I. ASSETS.

Value of real estate owned.....	\$160,000 00
Loans secured by mortgages on real estate.....	52,000 00
Interest due on said mortgage loans.....	537 00
Market value of bonds and stocks.....	336,846 50
Cash on hand and in bank.....	261,086 90
Premiums in course of collection.....	95,178 72
All other assets.....	8,418 51
Total admitted assets.....	\$914,067 63

II. LIABILITIES.

Unpaid losses.....	\$ 44,825 00
Unearned premiums.....	184,177 21
Other liabilities.....	19,246 21
Total liabilities.....	\$248,248 42
Net surplus.....	\$665,819 21

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$254,706 97
Received from rents.....	8,000 00
Received from interest and dividends.....	11,202 39
Total income.....	\$273,909 36
Excess of income over expenditures.....	\$27,071 97

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$114,156 62
Commissions and brokerage.....	64,553 72
Salaries of officers and employes.....	33,451 23
Taxes.....	2,684 26
All other expenditures.....	31,991 56
Total expenditures.....	\$246,837 39

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$31,622,766 00
Premiums received thereon.....	482,853 58
Total risks in force Dec. 31, 1892.....	\$22,792,856 00
Total premiums received on risks in force Dec. 31, 1892.....	\$332,714 15
Total losses paid in 1892.....	185,915 56
Excess of premiums over losses.....	\$146,798 59

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$1,536,614 00
Premiums received.....	27,963 42
Losses paid.....	6,178 50
Losses incurred.....	6,978 50
Expense.....	8,389 02
Taxes.....	267 92

UNITED STATES BRANCH
OF THE
ATLAS ASSURANCE COMPANY.

OF
LONDON, ENGLAND.

(Organized in 1808.)

H. M. NEWHALL & CO., General Agents, San Francisco, California.

I. ASSETS.

Market value bonds and stocks.....	\$603,100 00
Cash on hand and in bank.....	40,295 70
Premiums in course of collection.....	69,986 35
Total admitted assets.....	<u>\$713,382 05</u>

II. LIABILITIES.

Unpaid losses.....	\$ 38,474 23
Unearned premiums.....	199,396 33
Other liabilities.....	11,784 05
Total liabilities.....	<u>\$249,654 61</u>
Net surplus.....	<u>\$463,727 44</u>

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$302,342 27
Received for interest.....	3,851 95
Total income.....	<u>\$306,194 22</u>
Excess of income over expenditures.....	<u>\$47,286 82</u>

IV. EXPENDITURES.

Net amount paid for losses.....	\$141,830 45
Commissions and brokerage.....	82,426 24
Salaries of officers and employes.....	12,354 77
Taxes.....	3,108 15
All other expenditures.....	19,187 79
Total expenditures.....	<u>\$258,907 40</u>

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$33,147,116 00
Premiums received thereon.....	440,257 77
Total risks in force Dec. 31, 1892.....	<u>\$26,730,178 00</u>
Total premiums received from commencement to date.....	<u>\$395,163 65</u>

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$857,396 00
Premiums received.....	16,824 38
Losses paid.....	7,636 23
Losses incurred.....	7,636 23
Expense.....	3,491 17
Taxes.....	113 93

ELEVENTH ANNUAL REPORT OF AMERICAN CENTRAL INSURANCE COMPANY.

Principal office.....St. Louis, Missouri.

(Organized in 1853.)

GEO. T. CRAM, President.

CHAS. CHRISTENSEN, Secretary.

CASH CAPITAL, \$600,000.

I. ASSETS.

Value of real estate owned.....	\$ 500,000 00
Loans secured by mortgages on real estate.....	53,500 00
Market value of bonds and stocks.....	714,000 00
Loans secured by bonds and stocks as collateral.....	162,000 06
Cash on hand and in bank.....	88,213 09
Premiums in course of collection.....	123,387 32
Total admitted assets.....	\$1,641,100 41

II. LIABILITIES.

Capital stock paid up.....	\$ 600,000 00
Unpaid losses.....	98,770 08
Unearned premiums.....	605,508 58
Other liabilities.....	18,407 92
Total liabilities including capital.....	\$1,322,686 58
Net surplus.....	\$318,413 83

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$766,800 31
Received for interest and dividends.....	45,126 09
Received from rents and all other sources.....	26,589 04
Total income.....	\$838,515 44
Excess of income over expenditures.....	\$68,029 33

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$429,749 74
Paid dividends.....	60,000 00
Commissions and brokerage.....	122,915 26
Salaries of officers and employes.....	58,835 81
Taxes.....	16,507 73
All other expenditures.....	82,477 57
Total expenditures.....	\$770,486 11

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$82,739,012 00
Premiums received thereon.....	967,239 09
Total risks in force Dec. 31, 1892.....	\$93,716,978 00
Total premiums received from commencement to date.....	\$13,772,415 00
Total losses paid from commencement to date.....	7,068,827 49
Excess of premiums over losses.....	\$6,703,587 51

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$485,304 00
Premiums received.....	8,206 15
Losses paid.....	1,918 38
Losses incurred.....	1,863 10
Expense.....	1,267 54
Taxes.....	100 40

AMERICAN INSURANCE COMPANY.

Principal office.....Boston, Mass.

(Organized in 1818.)

FRANCIS PEABODY, President.

J. W. FIELD, Secretary.

CASH CAPITAL, \$300,000 00

I. ASSETS.

Market value of bonds and stocks.....	\$505,563 80
Loans secured by bonds and stocks as collateral.....	40,000 00
Cash on hand and in bank.....	42,289 16
Premiums in course of collection.....	21,747 67
All other assets.....	8,011 17
Total admitted assets.....	\$617,611 80

II. LIABILITIES.

Capital stock paid up.....	\$300,000 00
Unpaid losses.....	39,468 22
Unearned premiums.....	231,038 75
Other liabilities.....	11,621 40
Total liabilities, including capital.....	\$582,128 37
Net surplus.....	\$35,483 43

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$347,257 31
Received for interest and dividends.....	24,521 34
Total income.....	\$371,778 65
Excess of income over expenditures.....	\$13,801 18

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$207,204 14
Paid dividends.....	302 00
Commissions and brokerage.....	78,210 98
Salaries of officers and employes.....	36,873 51
Taxes.....	7,170 91
All other expenditures.....	28,215 93
Total expenditures.....	\$357,977 47

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$35,386,590 00
Premiums received thereon.....	392,645 89
Marine and inland risks written in 1892.....	119,300 00
Premiums received thereon.....	6,185 12
Total risks in force Dec. 31, 1892.....	\$37,645,014 00
Total premiums received from commencement to date.....	\$10,769,456 00
Total losses paid from commencement to date.....	7,483,193 00
Excess of premiums over losses.....	\$3,286,263 00

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$457,698 00
Premiums.....	5,300 13
Losses paid.....	1,012 10
Losses incurred.....	1,012 10
Expense.....	1,538 10
Taxes.....	56 00

AMERICAN INSURANCE COMPANY.

Principal office.....Newark, N. J.

(Organized in 1846.)

F. H. HARRIS, President.

JAMES H. WORDEN, Secretary.

CASH CAPITAL, \$600,000.

I. ASSETS.

Value of real estate owned.....	\$ 263,841 57
Loans secured by mortgages on real estate.....	1,388,695 75
Interest due on said mortgage loans.....	20,257 95
Market value of bonds and stocks.....	535,490 00
Cash on hand and in bank.....	30,961 26
Premiums in course of collection.....	51,328 90
All other assets.....	77,621 09
Gross amount of assets of the company.....	\$2,368,196 52
Assets not admitted.....	70,721 94
Aggregate amount of assets at their actual value.....	\$2,297,474 58

II. LIABILITIES.

Capital stock paid up.....	\$ 600,000 00
Unpaid losses.....	57,142 25
Unearned premiums.....	480,187 09
Other liabilities.....	17,800 58
Total liabilities, including capital.....	\$1,155,429 92
Net surplus.....	\$1,142,044 66

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$538,853 64
Received from interest and dividends.....	99,215 05
Received from rents and all other sources.....	3,202 27
Total income.....	\$641,270 96
Excess of income over expenditures.....	\$108,920 12

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$261,912 51
Paid dividends.....	63,152 75
Commissions and brokerage.....	101,294 14
Salaries of officers and employes.....	47,655 95
Taxes.....	19,331 98
All other expenditures.....	39,003 51
Total expenditures.....	\$532,350 84

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$78,147,754 00
Premiums received thereon.....	671,310 83
Total risks in force Dec. 31, 1892.....	\$109,050,959 00
Total premiums received from commencement to date.....	\$7,702,501 91
Total losses paid from commencement to date.....	2,983,233 08
Excess of premiums over losses.....	\$4,719,268 83

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$549,789 00
Premiums received.....	7,665 44
Losses paid.....	1,068 44
Losses incurred.....	2,021 97
Expense.....	2,533 97
Taxes.....	81 86

AMERICAN FIRE INSURANCE COMPANY.

Principal office.....146 Broadway, New York City.

(Organized in 1857.)

DAVID ADEE, President.

WILLIAM H. CROLIUS, Secretary.

CASH CAPITAL, \$100,000.

I. ASSETS.

Loans secured by mortgages on real estate.....	\$ 20,500 00
Interest due on said mortgage loans.....	210 83
Market value of bonds and stocks.....	1,177,327 50
Loans secured by bonds and stocks as collateral.....	38,500 00
Cash on hand and in bank.....	116,359 68
Premiums in course of collection.....	322,042 38
All other assets.....	22,565 55
Total admitted assets.....	\$1,697,505 94

II. LIABILITIES.

Capital stock paid up.....	\$ 400,000 00
Unpaid losses.....	165,860 18
Unearned premiums.....	825,098 00
Other liabilities.....	97,968 41
Total liabilities, including capital.....	\$1,488,926 59
Net surplus.....	\$208,579 35

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$1,522,042 68
Received from interest and dividends.....	62,276 71
Total income.....	\$1,584,319 39
Excess of expenditures over income..	\$32,644 78

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$1,070,362 87
Paid, dividends.....	40,000 00
Commissions and brokerage.....	285,962 90
Salaries of officers and employes.....	91,829 73
Taxes.....	26,983 71
All other expenditures.....	101,824 96
Total expenditures.....	\$1,616,964 17

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$174,051,609 00
Premiums received thereon.....	1,919,559 51
Total risks in force Dec. 31st, 1892.....	\$136,170,690 00
Total premiums received from commencement to date.....	\$9,936,365 52
Total losses paid from commencement to date.....	4,523,878 29
Excess of premiums over losses.....	\$5,412,487 23

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$538,490 38
Premiums received.....	7,055 00
Losses paid.....	2,413 55
Losses incurred.....	1,968 88
Expense.....	2,351 67
Taxes.....	45 80

AMERICAN FIRE INSURANCE COMPANY.

Principal office.....Philadelphia, Pennsylvania.

(Organized in 1810.)

THOMAS H. MONTGOMERY, President.

RICHARD MARIS, Secretary.

CASH CAPITAL, \$500,000.

I. ASSETS.

Value of real estate owned.....	\$ 252,296 00
Loans secured by mortgages on real estate.....	1,234,600 00
Interest due on said mortgage loans.....	20,473 82
Market value of bonds and stocks.....	1,270,426 61
Loans secured by bonds and stocks as collateral.....	123,900 00
Cash on hand and in bank.....	175,647 53
Premiums in course of collection.....	97,237 68
All other assets.....	8,720 23
Total admitted assets.....	\$3,183,302 47

II. LIABILITIES.

Capital stock paid up.....	\$ 500,000 00
Unpaid losses.....	466,840 64
Reserve for reinsurance ordinary policies.....	1,524,289 28
Reserve for reinsurance perpetual policies.....	546,182 61
Other liabilities.....	4,561 08
Total liabilities including capital.....	\$3,041,873 61
Net surplus.....	\$141,428 86

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$2,468,085 36
Received from interest and dividends.....	142,335 44
Received from rents and all other sources.....	58,453 36
Total income.....	\$2,668,874 16
Excess of income over expenditures.....	\$57,421 77

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$1,685,029 27
Paid dividends.....	49,540 00
Commissions and brokerage.....	513,002 42
Salaries of officers and employes.....	118,500 00
Taxes.....	39,676 92
All other expenditures.....	205,703 78
Total expenditures.....	\$2,611,452 39

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$318,533,005 00
Premiums received thereon.....	2,947,465 19
Perpetual risks written in 1892.....	2,566,537 00
Premiums received thereon.....	62,925 35
Total risks in force Dec. 31st, 1892.....	\$299,878,261 00
Total premiums received from commencement to date.....	\$24,870,766 40
Total losses paid from commencement to date.....	14,221,904 24
Excess of premiums over losses.....	\$10,648,862 16

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$1,296,553 00
Premiums received.....	21,496 45
Losses paid.....	13,937 23
Losses incurred.....	13,783 71
Expense.....	5,384 57
Taxes.....	43 49

ALLEMANNA FIRE INSURANCE COMPANY.

Principal office.....Pittsburgh, Pennsylvania.

(Organized in 1868.)

JOS. ABEL, President.

G. W. HAMMER, Secretary,

CASH CAPITAL, \$200,000.

I. ASSETS.

Value of real estate owned.....	\$ 31,100 00
Loans secured by mortgages on real estate.....	193,089 38
Interest due on said mortgage loans.....	2,977 90
Market value of bonds and stocks.....	27,600 00
Loans secured by bonds and stocks as collateral.....	50,200 00
Cash on hand and in bank.....	33,182 27
Premiums in course of collection.....	52,344 26
All other assets.....	9,525 43
Total admitted assets.....	\$400,019 24

II. LIABILITIES.

Capital stock paid up.....	\$200,000 00
Unpaid losses.....	28,283 50
Unearned premiums.....	120,283 31
Other liabilities.....	14,714 31
Total liabilities including capital.....	\$363,281 12
Net surplus.....	\$36,738 12

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$193,095 10
Received from interest and dividends.....	17,820 86
Received from rents and all other sources.....	1,980 14
Total income.....	\$212,896 10

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$158,104 97
Paid dividends.....	12,000 00
Commissions and brokerage.....	48,816 75
Salaries of officers and employes.....	12,817 00
Taxes.....	4,161 39
All other expenditures.....	14,408 29
Total expenditures.....	\$250,308 40
Excess of expenditures over income.....	\$37,412 30

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$22,273,875 00
Premiums received thereon.....	273,393 22
Total risks in force Dec. 31, 1892.....	\$23,073,610 00
Total premiums received from commencement to date.....	\$4,344,976 77
Total losses paid from commencement to date.....	2,248,205 05
Excess of premiums over losses.....	\$2,096,771 72

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$260,875 00
Premiums received.....	3,333 42
Losses paid.....	2,536 69
Losses incurred.....	2,355 24
Expense.....	80 03
Taxes.....	14 33

ELEVENTH ANNUAL REPORT OF
ARMENIA INSURANCE COMPANY.

Principal office.....Pittsburgh, Pennsylvania.

(Organized in 1872.)

S. S. D. THOMPSON, President.

W. D. MCGILL, Secretary.

CASH CAPITAL, \$250,000.

I. ASSETS.

Value of real estate owned.....	\$ 35,000 00
Loans secured by mortgages on real estate.....	205,523 66
Interest due on said mortgages loans.....	5,591 19
Market value of bonds and stocks.....	39,500 00
Loans secured by bonds and stocks as collateral.....	2,500 00
Cash on hand and in bank.....	16,193 54
Premiums in course of collection.....	14,323 23
All other assets.....	579 17
Total admitted assets.....	\$319,210 79

II. LIABILITIES.

Capital stock paid up.....	\$250,000 00
Unpaid losses.....	3,499 04
Unearned premiums.....	54,095 38
Total liabilities, including capital.....	\$307,594 42
Net surplus.....	\$11,616 37

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$60,344 57
Received from interest and dividends.....	12,890 12
Received from rents and all other sources.....	2,945 71
Total income.....	\$76,180 40

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$41,280 34
Commissions and brokerage.....	14,961 38
Salaries of officers and employes.....	7,600 00
Taxes.....	2,325 80
All other expenditures.....	5,277 70
Total expenditures.....	\$71,445 22
Excess of income over expenditures.....	\$4,735 18

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$7,074,634 00
Premiums received thereon.....	74,662 80
Total risks in force Dec. 31, 1892.....	\$8,276,353 00
Total premiums received from commencement to date.....	\$1,070,750 00
Total losses paid from commencement to date.....	552,969 21
Excess of premiums over losses.....	\$517,780 79

BUSINESS IN COLORADO IN 1892.

Fire risks written.....	\$246,435 00
Premiums received.....	1,616 85
Losses paid.....	6,715 81
Losses incurred.....	3,957 52
Expense.....	

BROADWAY INSURANCE COMPANY.

Principal office.....New York, N. Y.

(Organized in 1849.)

E. B. MAGNUS, President.

GEO. W. JONES, Secretary.

CASH CAPITAL, \$200,000.

I. ASSETS.

Market value of bonds and stocks.....	\$404,475 00
Cash on hand and in bank.....	16,211 07
Premiums in course of collection.....	44,956 70
All other assets.....	6,079 50
Total admitted assets.....	\$471,722 27

II. LIABILITIES.

Capital stock paid up.....	\$200,000 00
Unpaid losses.....	35,011 93
Unearned premiums.....	104,643 00
Other liabilities.....	8,092 20
Total liabilities including capital.....	\$347,747 13
Net surplus.....	\$123,975 14

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$204,365 00
Received from interest and dividends.....	15,475 01
Total income.....	\$219,840 01

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$127,525 54
Paid dividends.....	20,000 00
Commissions and brokerage.....	38,679 64
Salaries of officers and employes.....	13,335 84
Taxes.....	3,013 89
All other expenditures.....	17,861 17
Total expenditures.....	\$220,416 08
Excess of expenditures over income.....	\$576 07

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$34,102,977 00
Premiums received thereon.....	250,808 75
Total risks in force Dec. 31, 1892.....	\$34,227,130 00
Total premiums received from commencement to date.....	\$2,448,344 27
Total losses paid from commencement to date.....	813,043 84
Excess of premiums over losses.....	\$1,635,300 43

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$527,036 00
Premiums received.....	5,702 69
Losses paid.....	1,317 01
Losses incurred.....	2,255 20
Expense.....	40 37
Taxes.....	86 90

ELEVENTH ANNUAL REPORT OF
BOYLSTON INSURANCE COMPANY.

Principal office..... Boston, Mass.

(Organized in 1872.)

GEO. H. BALCH, President.

WASHINGTON GLOVER, Secretary.

CASH CAPITAL, \$557,200.

I. ASSETS.

Loans secured by mortgages on real estate.....	\$194,500 00
Interest due on said mortgage loans.....	2,412 75
Market value of bonds and stocks.....	547,150 55
Loans secured by bonds and stocks as collateral.....	50,000 00
Cash on hand and in bank.....	96,495 09
Premiums in course of collection.....	51,155 00
All other assets.....	18,212 33
Total admitted assets.....	\$959,925 72

II. LIABILITIES.

Capital stock paid up.....	\$557,200 00
Unpaid losses.....	47,900 00
Unearned premiums.....	250,054 27
Other liabilities.....	13,391 95
Total liabilities including capital.....	\$868,546 22
Net surplus.....	\$91,379 50

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$322,241 65
Received from interest and dividends.....	8,464 37
Received from rents and all other sources.....	25,391 71
Total income.....	\$359,097 73
Excess of income over expenditures.....	\$33,409 88

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$186,422 09
Paid dividends.....	16,793 80
Commissions and brokerage.....	58,700 14
Salaries of officers and employes.....	22,016 00
Taxes.....	6,034 30
All other expenditures.....	30,721 52
Total expenditures.....	\$320,687 85

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$32,761,383 00
Premiums received thereon.....	354,031 98
Marine and inland risks written in 1892.....	5,933,008 00
Premiums received thereon.....	45,947 75
Total risks in force Dec. 31, 1892.....	\$41,632,657 00
Total premiums received from commencement to date.....	\$6,941,786 03
Total losses paid from commencement to date.....	4,131,136 58
Excess of premiums over losses.....	\$2,810,649 45

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$306,474 00
Premiums received.....	4,681 70
Losses paid.....	1,455 47
Losses incurred.....	1,605 47
Expense.....	1,047 56
Taxes.....	43 57

BALOISE FIRE INSURANCE COMPANY,

OF

BASLE, SWITZERLAND.

(Organized in 1863.)

R. FSELIN, President.

A. TROSELER, Manager.

CASH CAPITAL, \$400,000.

I. ASSETS.

Value of real estate owned.....	\$ 225,746 59
Loans secured by mortgages on real estate.....	403,800 00
Market value of bonds and stocks.....	230,703 26
Cash on hand and in bank.....	47,720 04
Premiums in course of collection.....	82,680 74
All other assets.....	9,374 90
Total admitted assets.....	\$1,000,025 53

II. LIABILITIES.

Capital stock paid up.....	\$400,000 00
Unpaid losses.....	57,624 80
Unearned premiums.....	261,683 62
All other liabilities.....	196 00
Total liabilities including capital.....	\$719,504 42
Net surplus.....	\$280,521 11

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$506,998 06
Received from interest and dividends.....	37,849 71
Received from rents and all other sources.....	12,141 99
Total income.....	\$556,989 76
Excess of income over expenditures.....	\$29,132 78

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$333,118 85
Paid dividends.....	32,000 00
Commissions and brokerage.....	79,211 39
Paid salaries of officers and employes.....	50,725 27
Taxes.....	8,135 58
All other expenditures.....	24,665 89
Total expenditures.....	\$527,856 98

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$196,569,408 00
Premiums received thereon.....	485,085 60
Total amount in force Dec. 31, 1892.....	\$255,292,766 00
Total premiums received from commencement to date.....	\$19,841,509 00
Total losses paid from commencement to date.....	13,029,856 00
Excess of premiums over losses.....	\$6,811,653 00

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$375,316 00
Premiums received.....	6,187 01
Losses paid.....	5,509 21
Losses incurred.....	5,509 21
Expense.....	1,786 53

BUFFALO GERMAN INSURANCE COMPANY.

Principal office..... Buffalo, New York.

(Organized in 1867.)

PHILIP BECKER, President.

OLIVER J. EGGERT, Secretary.

CASH CAPITAL, \$200,000.

I. ASSETS.

Value of real estate owned.....	\$ 300,000 00
Loans secured by mortgages on real estate.....	536,590 00
Interest due on said mortgage loans.....	2,223 67
Market value of bonds and stocks.....	355,384 33
Loans secured by bonds and stocks as collateral.....	166,400 00
Cash on hand and in bank.....	118,169 84
Premiums in course of collection.....	58,171 04
All other assets.....	10,289 64
Total admitted assets.....	\$1,547,228 52

II. LIABILITIES.

Capital stock paid up.....	\$200,000 00
Unpaid losses.....	26,547 39
Unearned premiums.....	332,109 19
Other liabilities.....	10,549 08
Total liabilities including capital.....	\$569,205 66
Net surplus.....	\$978,022 86

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$415,509 01
Received from interest and dividends.....	50,234 51
Received from rents and all other sources.....	22,216 89
Total income.....	\$487,960 41

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$208,974 45
Paid dividends.....	40,000 00
Commissions and brokerage.....	88,633 82
Salaries of officers and employes.....	22,398 60
Taxes.....	7,548 46
All other expenditures.....	33,249 63
Total expenditures.....	\$400,804 96
Excess of income over expenditures.....	\$87,155 45

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$48,061,573 00
Premiums received thereon.....	529,672 67
Total risks in force Dec. 31, 1892.....	\$61,566,907 00
Total premiums received from commencement to date.....	\$6,869,028 84
Total losses paid from commencement to date.....	3,511,260 35
Excess of premiums over losses.....	\$3,357,768 49

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$573,820 00
Premiums received.....	5,503 04
Losses paid.....	2,717 04
Losses incurred.....	2,717 04
Expense.....	1,620 21
Taxes.....	23 32

BURLINGTON INSURANCE COMPANY.

Principal office.....Burlington, Iowa.

(Organized in 1860.)

JOHN G. MILLER, President.

JACOB ALTER, Secretary.

CASH CAPITAL, \$200,000.

I. ASSETS.

Value of real estate owned.....	\$143,220 00
Loans secured by mortgages on real estate.....	83,105 78
Interest due on said mortgage loans.....	3,022 49
Market value of bonds and stocks.....	37,600 00
Loans secured by bonds and stocks as collateral.....	13,200 00
Cash on hand and in bank.....	37,355 42
Premiums in course of collection.....	42,622 21
All other assets.....	33,041 80
Total admitted assets.....	\$393,167 70

II. LIABILITIES.

Capital stock paid up.....	\$200,000 00
Unpaid losses.....	16,703 96
Unearned premiums.....	136,232 33
Other liabilities.....	19,410 73
Total liabilities including capital.....	\$372,347 02
Net surplus.....	\$20,820 68

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$258,482 56
Received from interest and dividends.....	9,782 40
Received from rents and all other sources.....	5,480 56
Total income.....	\$273,745 52

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$154,548 14
Paid dividends.....	10,000 00
Commissions and brokerage.....	54,113 88
Salaries of officers and employes.....	28,693 52
Taxes.....	8,373 43
All other expenditures.....	24,742 40
Total expenditures.....	\$280,471 37
Excess of expenditures over income.....	\$6,725 85

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$20,323,277 00
Premiums received thereon.....	282,045 12
Total risks in force Dec. 31, 1892.....	\$24,876,577 00
Total premiums received from commencement to date.....	\$2,865,828 71
Total losses paid from commencement to date.....	977,292 21
Excess of premiums over losses.....	\$1,888,536 50

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$232,131 00
Premiums received.....	3,673 39
Losses paid.....	2,658 53
Losses incurred.....	2,193 36
Expense.....	982 45
Taxes.....	65

BRITISH AMERICA ASSURANCE COMPANY.

Principal office.....Toronto, Canada.

(Organized in 1833.)

JOHN MORISON, Governor.

W. H. BANKS, Assistant Secretary.

DEPOSIT CAPITAL IN UNITED STATES, \$205,000.

I. ASSETS.

Market value of bonds and stocks.....	\$606,275 00
Cash on hand and in bank.....	70,661 82
Premiums in course of collection.....	135,040 52
All other assets.....	7,715 03
Total admitted assets.....	\$819,092 37

II. LIABILITIES.

Unpaid losses.....	\$ 53,122 78
Unearned premiums.....	398,041 36
Other liabilities.....	43,569 51
Total liabilities.....	\$494,733 65
Surplus.....	\$324,358 72

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$598,834 84
Received from interest and dividends.....	23,158 54
Total income.....	\$621,993 38
Excess of income over expenditures.....	\$19,929 84

IV. EXPENDITURES.

Net amount paid for losses.....	\$417,582 65
Commissions and brokerage.....	121,539 27
Salaries of officers and employes.....	11,822 44
Taxes.....	15,549 77
All other expenditures.....	35,569 41
Total expenditures.....	\$602,063 54

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$53,266,721 00
Premiums received thereon.....	654,064 04
Marine and inland risks written in 1892.....	11,687,192 00
Premiums received thereon.....	80,036 48
Total risks in force Dec. 31, 1892.....	\$62,755,290 00
Total premiums received from commencement to date.....	\$9,872,677 49
Total losses paid from commencement to date.....	6,339,384 02
Excess of premiums over losses.....	\$3,533,293 47

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$718,849 00
Premiums received.....	12,677 21
Losses paid.....	8,666 92
Losses incurred.....	4,458 49
Expense.....	4,460 23

UNITED STATES BRANCH
OF THE
CALEDONIAN INSURANCE COMPANY
OF
EDINBURGH, SCOTLAND.

(Organized in 1805.)

PETER NOTMAN, THOMAS F. GOODRICH, } Managers in the United States.
GEO. C. HOWE, CHAS. H. POST, }

135, 137 Broadway, New York, N. Y.

I. ASSETS.

Loans secured by mortgages on real estate.....	\$ 50,000 00
Market value of bonds and stocks.....	1,389,815 00
Cash on hand and in bank.....	254,244 56
Premiums in course of collection.....	269,200 22
All other assets.....	10,986 57
Total admitted assets.....	\$1,974,246 35

II. LIABILITIES.

Unpaid losses.....	\$ 241,177 79
Unearned premiums.....	1,214,978 65
Other liabilities.....	60,692 71
Total liabilities.....	\$1,516,849 15
Net surplus.....	\$457,397 20

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$1,881,476 24
Received from interest and dividends.....	38,786 23
Total income.....	\$1,920,262 47
Excess of income over expenditures.....	\$436,796 81

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$ 710,619 03
Commissions and brokerage.....	553,947 77
Salaries of officers and employes.....	106,697 48
Taxes.....	32,793 00
All other expenditures.....	79,408 38
Total expenditures.....	\$1,483,465 66

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$282,187,583 00
Premiums received thereon.....	2,395,216 24
Total risks in force Dec. 31, 1892.....	\$248,366,468 00
Total premiums received from commencement to date.....	\$2,890,011 98
Total losses paid from commencement to date.....	1,232,858 90
Excess of premiums over losses.....	\$1,657,153 08

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$367,292 00
Premiums received.....	7,834 75
Losses paid.....	11,308 37
Losses incurred.....	8,121 04
Expense.....	2,087 57

ELEVENTH ANNUAL REPORT OF

CAPITAL FIRE INSURANCE COMPANY.

Principal office.....Concord, New Hampshire.

(Organized in 1886.)

LYMAN JACKMAN, President. CHARLES L. JACKMAN, Assistant Secretary.

CASH CAPITAL, \$200,000.

I. ASSETS.

Value of real estate owned.....	\$ 25,000 00
Loans secured by mortgages on real estate.....	80,873 00
Interest due on said mortgage loans.....	1,567 75
Market value of bonds and stocks.....	196,146 80
Loans secured by bonds and stocks as collateral.....	3,500 00
Cash on hand and in bank.....	17,049 81
Premiums in course of collection.....	18,430 93
All other assets.....	1,688 83
Total admitted assets.....	\$344,257 12

II. LIABILITIES.

Capital stock paid up	\$200,000 00
Unpaid losses.....	13,238 92
Unearned premiums.....	69,296 35
Other liabilities.....	38,736 29
Total liabilities including capital.....	\$321,271 56
Net surplus.....	\$22,985 56

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$126,620 78
Received from interest and dividends.....	14,777 74
Received from rents and all other sources.....	1,373 10
Total income.....	\$142,771 62

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$ 41,026 88
Paid dividends.....	10,364 85
Commissions and brokerage.....	42,216 35
Salaries of officers and employes.....	2,642 96
Taxes.....	2,462 75
All other expenditures.....	5,509 95
Total expenditures.....	\$104,223 74
Excess of income over expenditures.....	\$38,547 88

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$13,066,778 00
Premiums received thereon.....	181,804 71
Total risks in force Dec. 31, 1892.....	\$9,724,750 00
Total premiums received from commencement to date.....	\$ 501,585 28
Total losses paid from commencement to date.....	\$ 169,825 23
Excess of premiums over losses.....	\$ 331,760 05

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$133,340 60
Premiums received.....	1,717 52
Losses paid.....	665 08
Losses incurred.....	665 08
Expense.....	524 50
Taxes.....	10 56

CITIZENS INSURANCE COMPANY.

Principal office.....156 Broadway, New York City.

(Organized in 1836.)

EDWARD A. WALTON, President.

FRANK M. PARKER, Secretary.

CASH CAPITAL, \$300,000.

I. ASSETS.

Value of real estate owned.....	\$ 145,700 00
Loans secured by mortgages on real estate.....	41,300 00
Interest due on said mortgage loans.....	206 50
Market value of bonds and stocks.....	470,500 00
Loans secured by bonds and stocks as collateral.....	143,725 00
Cash on hand and in bank.....	106,661 63
Premiums in course of collection.....	107,528 17
All other assets.....	12,768 04
Total admitted assets.....	\$1,028,389 34

II. LIABILITIES.

Capital stock paid up.....	\$300,000 00
Unpaid losses.....	61,226 47
Unearned premiums.....	477,438 91
Other liabilities.....	18,238 95
Total liabilities including capital.....	\$856,904 33
Net surplus.....	\$171,485 01

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$698,933 81
Received from interest and dividends.....	28,646 14
Received from rents and all other sources.....	5,428 15
Total income.....	\$733,008 10

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$476,985 65
Paid dividends.....	29,827 80
Commissions and brokerage.....	129,718 83
Salaries of officers and employes.....	44,999 39
Taxes.....	17,441 30
All other expenditures.....	98,916 39
Total expenditures.....	\$797,889 36
Excess of income over expenditures.....	\$64,851 26

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$ 90,371,260 12
Premiums received thereon.....	835,879 52
Total risks in force Dec. 31, 1892.....	\$112,739,914 06
Total premiums received from commencement to date.....	\$ 13,309,547 94
Total losses paid from commencement to date.....	6,832,383 58
Excess of premiums over losses.....	\$6,477,164 36

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$307,754 34
Premiums received.....	4,772 37
Losses paid.....	1,147 92
Losses incurred.....	1,032 31
Expense.....	1,254 27
Taxes.....	48 20

ELEVENTH ANNUAL REPORT OF
CITIZENS INSURANCE COMPANY.

Principal office.....St. Louis, Missouri.

(Organized in 1837.)

J. B. McKEHLOR, President.

JOHN P. HARRISON, Secretary.

CASH CAPITAL, \$200,000.

I. ASSETS.

Value of real estate owned.....	\$ 1,000 00
Loans secured by mortgages on real estate.....	166,016 67
Interest due on said mortgage loans.....	2,243 00
Market value of bonds and stocks.....	328,500 00
Cash on hand and in bank.....	34,743 35
Premiums in course of collection.....	11,410 58
Total admitted assets.....	<u>\$483,913 60</u>

II. LIABILITIES.

Capital stock paid up.....	\$200,000 00
Unpaid losses.....	6,750 00
Unearned premiums.....	60,469 00
Other liabilities.....	3,305 00
Total liabilities including capital.....	<u>\$270,524 00</u>
Net surplus.....	<u>\$213,389 60</u>

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$ 92,693 26
Received from interest and dividends.....	24,785 47
Total income.....	<u>\$117,478 73</u>
Excess of income over expenditures.....	<u>\$28,233 83</u>

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$47,664 49
Paid dividends.....	6,000 00
Commissions and brokerage.....	15,934 17
Salaries of officers and employes.....	8,000 00
Taxes.....	8,100 00
All other expenditures.....	3,541 24
Total expenditures.....	<u>\$89,239 90</u>

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$7,277,315 00
Premiums received thereon.....	87,595 18
Marine and inland risks written in 1892.....	851,690 00
Premiums received thereon.....	4,847 99
Total risks in force Dec. 31, 1892.....	<u>\$9,351,094 00</u>
Total losses paid from commencement to date.....	<u>\$3,137,193 00</u>

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$246,951 00
Premiums received.....	3,525 00
Losses paid.....	2,218 65
Losses incurred.....	2,218 65
Expense.....	780 73
Taxes.....	10 50

CITIZENS INSURANCE COMPANY.

Principal office.....Pittsburgh, Penn.

(Organized in 1849.)

J. R. SNIVELY, President.

HOWARD WELCH, Secretary.

CASH CAPITAL, \$500,000.

I. ASSETS.

Value of real estate owned.....	\$116,000 00
Loans secured by mortgages on real estate.....	291,050 00
Interest due on said mortgage loans.....	3,756 05
Market value of bonds and stocks.....	229,414 00
Loans secured by bonds and stocks as collateral.....	58,200 00
Cash on hand and in bank.....	54,333 23
Premiums in course of collection.....	37,948 75
All other assets.....	1,364 56
Total admitted assets.....	\$792,066 59

II. LIABILITIES.

Capital stock paid up.....	\$500,000 00
Unpaid losses.....	51,640 33
Unearned premiums.....	209,810 87
Other liabilities.....	7,824 79
Total liabilities including capital.....	\$769,275 99
Net surplus.....	\$ 22,790 60

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$310,137 16
Received from interest and dividends.....	30,022 45
Received from rents and all other sources.....	6,731 58
Total income.....	\$346,891 19
Excess of income over expenditures.....	\$ 17,003 84

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$218,344 86
Paid dividends.....	10,000 00
Commissions and brokerage.....	57,599 81
Salaries of officers and employes.....	19,463 36
Taxes.....	8,094 82
All other expenditures.....	16,379 50
Total expenditures.....	\$329,887 35

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$28,418,434 00
Premiums received thereon.....	379,993 03
Total risks in force Dec. 31, 1892.....	\$32,623,033 00
Total premiums received from commencement to date.....	\$3,992,171 00
Total losses paid from commencement to date.....	2,160,958 00
Excess of premiums over losses.....	\$1,831,213 00

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$464,411 00
Premiums received.....	4,966 59
Losses paid.....	2,257 76
Losses incurred.....	2,059 71
Expense.....	1,395 48
Taxes.....	26 87

ELEVENTH ANNUAL REPORT OF
CONCORDIA INSURANCE COMPANY.

Principal office.....Milwaukee, Wisconsin.

(Organized in 1870.)

J. H. INBUSCH, President.

GUSTAV WOLLAEGER, Secretary.

CASH CAPITAL, \$200,000.

I. ASSETS.

Loans secured by mortgages on real estate.....	\$494,180 00
Interest due on said mortgage loans.....	5,247 69
Market value of bonds and stocks.....	93,850 00
Cash on hand and in bank.....	41,009 62
Premiums in course of collection.....	69,591 10
All other assets.....	2,736 97
Total admitted assets.....	\$706,615 38

II. LIABILITIES.

Capital stock paid up.....	\$200,000 00
Unpaid losses.....	34,464 34
Unearned premiums.....	370,378 67
Other liabilities.....	17,408 77
Total liabilities.....	\$622,251 78
Net surplus.....	\$ 84,363 60

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$433,518 32
Received from interest and dividends.....	32,459 28
Total income.....	\$465,977 60
Excess of income over expenditures.....	\$ 50,702 63

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$227,502 56
Paid dividends.....	15,992 00
Commissions and brokerage.....	99,321 00
Salaries of officers and employes.....	27,419 00
Taxes.....	8,553 95
All other expenditures.....	36,186 46
Total expenditures.....	\$415,274 97

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$45,200,257 00
Premiums received thereon.....	541,006 68
Total risks in force Dec, 31, 1892.....	\$57,017,455 00
Total premiums received from commencement to date.....	\$3,530,137 67
Total losses paid from commencement to date.....	1,911,634 65
Excess of premiums over losses.....	\$1,618,503 02

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$1,169,944 00
Premiums received.....	12,397 56
Losses paid.....	6,683 06
Losses incurred.....	8,999 22
Expense.....	3,814 25
Taxes.....	38 00

CONNECTICUT FIRE INSURANCE COMPANY.

Principal office.....Hartford, Conn.

(Organized in 1850.)

J. D. BROWNE, President.

C. R. BURT, Secretary.

CASH CAPITAL, \$1,000,000.

I. ASSETS.

Value of real estate owned.....	\$ 107,300 00
Loans secured by mortgages on real estate	787,400 00
Market value of bonds and stocks.....	1,589,908 50
Loans secured by bonds and stocks as collateral.....	4,300 00
Cash on hand and in bank.....	145,511 93
Premiums in course of collection.....	164,853 69
Other assets.....	10,423 69
Total admitted assets.....	\$2,809,697 81

II. LIABILITIES.

Capital stock paid up.....	\$1,000,000 00
Unpaid losses.....	200,021 07
Unearned premiums.....	1,090,932 50
Total liabilities, including capital.....	\$2,290,953 57
Net surplus.....	\$ 518,744 24

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$1,518,236 39
Received from interest and dividends.....	118,223 10
Total income.....	\$1,636,459 49
Excess of income over expenditures.....	\$131,411 12

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$880,466 09
Paid dividends.....	80,000 00
Commissions and brokerage.....	283,817 61
Salaries of officers and employes.....	116,888 98
Taxes.....	31,356 81
All other expenditures.....	112,518 88
Total expenditures.....	\$1,505,048 37

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$145,859,912 00
Premiums received thereon.....	1,825,400 11
Total risks in force Dec. 31, 1892.....	\$162,049,910 00
Total premiums received from commencement to date.....	\$15,097,419 83
Total losses paid from commencement to date.....	8,496,233 75
Excess of premiums over losses.....	\$6,601,186 08

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$1,208,167 00
Premiums received.....	20,574 43
Losses paid.....	9,331 64
Losses incurred.....	9,572 05
Expense.....	13,759 54
Taxes.....	136 30

ELEVENTH ANNUAL REPORT OF CONTINENTAL INSURANCE COMPANY.

Principal office.....100, 102 Broadway, New York.

(Organized in 1852.)

F.C. MOORE, President.

EDWARD LANNING, Secretary.

CASH CAPITAL, \$1,000,000.

I. ASSETS.

Value of real estate owned.....	\$ 189,360 00
Loans secured by mortgages on real estate.....	138,935 00
Interest due on said mortgage loans.....	2,485 68
Market value of bonds and stocks.....	4,665,735 00
Loans secured by bonds and stocks as collateral.....	57,000 00
Cash on hand and in bank.....	582,480 48
Premiums in course of collection.....	382,560 37
All other assets.....	361,624 20
Total admitted assets.....	\$6,380,180 73

II. LIABILITIES.

Capital stock paid up.....	\$1,000,000 00
Unpaid losses.....	370,697 00
Unearned premiums.....	3,008,612 00
Other liabilities.....	215,006 77
Total liabilities, including capital.....	\$4,594,315 77
Net surplus.....	\$1,785,864 96

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$2,712,105 37
Received from interest and dividends.....	176,423 13
Received from rents and all other sources.....	47,174 51
Total income.....	\$2,935,703 01
Excess of income over expenditures.....	\$141,340 12

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$1,531,242 13
Paid dividends.....	139,720 00
Commissions and brokerage.....	603,718 65
Salaries of officers and employes.....	244,119 02
Taxes.....	60,060 85
All other expenditures.....	215,502 24
Total expenditures.....	\$2,794,362 89

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$381,271,923 00
Premiums received thereon.....	3,230,836 73
Total risks in force Dec. 31, 1892.....	\$562,835,933 00
Total premiums received from commencement to date.....	\$52,259,968 47
Total losses paid from commencement to date.....	29,158,169 34
Excess of premiums over losses.....	\$23,101,799 13

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$1,196,480 00
Premiums received.....	25,281 90
Losses paid.....	8,977 99
Losses incurred.....	7,471 72
Expense.....	5,157 17
Taxes.....	222 93

UNITED STATES BRANCH
OF THE
COMMERCIAL UNION ASSURANCE COMPANY.
(Limited,)

OF
LONDON, ENGLAND.

(Organized in 1861.)

CHARLES SEWALL, Manager. ALEX. H. WRAY, Assistant Manager.
Corner of Pine and William Streets, New York, N. Y.

I. ASSETS.

Value of real estate owned.....	\$ 864,314 96
Market value of bonds and stocks.....	1,757,627 50
Cash on hand and in bank.....	425,421 68
Premiums in course of collection.....	462,550 62
All other assets.....	81,075 98
Total admitted assets.....	\$3,590,990 74

II. LIABILITIES.

Unpaid losses.....	\$ 364,141 59
Unearned premiums.....	2,240,606 83
Amount reclaimable on perpetual policies.....	18,545 75
All other liabilities.....	79,941 19
Total liabilities.....	\$2,703,235 36
Net surplus.....	\$887,755 38

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$2,990,967 49
Received from interest and dividends.....	75,301 12
Received from rents and all other sources.....	41,454 32
Total income.....	\$3,107,812 93
Excess of income over expenditures.....	\$118,375 07

IV. EXPENDITURES IN 1892.

Unpaid losses.....	\$2,060,600 64
Commissions and brokerage.....	586,174 72
Salaries of officers and employees.....	137,408 06
Taxes.....	84,134 33
Other expenditures.....	121,120 71
Total expenditures.....	\$2,989,437 86

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$333,686,763 00
Premiums received thereon.....	3,547,123 90
Marine and inland risks written in 1892.....	\$40,200,666 00
Premiums received thereon.....	247,536 80
Perpetual risks written in 1892.....	\$893,079 17
Premiums received thereon.....	20,606 39
Total risks in force Dec. 31, 1892. (Perpetual not included).....	\$408,484,072 00
Total premiums received from commencement to date.....	\$33,347,515 30
Total losses paid from commencement to date.....	20,257,725 01
Excess of premiums over losses.....	\$13,089,790 29

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$3,084,127 78
Premiums received.....	55,625 85
Losses paid.....	36,242 45
Losses incurred.....	33,412 32
Expense.....	14,188 66
Taxes.....	103 90

ELEVENTH ANNUAL REPORT OF
DENVER INSURANCE COMPANY.

Principal office.....Denver, Colorado..

(Organized in 1888.)

CHAS. D. COBB, President.

F. A. THOMPSON, Secretary.

CASH CAPITAL, \$200,000.

I. ASSETS.

Loans secured by mortgages on real estate.....	\$239,184 47
Interest due on said mortgage loans.....	4,355 71
Loans secured by bonds and stocks as collateral.....	10,000 06
Cash on hand and in bank.....	12,782 55
Premiums in course of collection.....	7,403 06
All other assets.....	1,700 14
Total admitted assets.....	\$275,425 93

II. LIABILITIES.

Capital stock paid up.....	\$ 200,000 00
Unpaid losses.....	2,459 71
Unearned premiums.....	38,387 65
All other liabilities.....	3,333 91
Total liabilities.....	\$ 244,181 27
Surplus	\$31,244 66

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$ 47,148 72
Received for interest and dividends.....	18,131 98
Received from rents and all other sources.....	766 00
Total income.....	\$ 66,046 70
Excess of income over expenditures.....	\$18,994 27

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$33,205 65
Commissions and brokerage.....	6,288 62
Salaries of officers and employees.....	3,600 00
Taxes.....	538 36
Other expenditures.....	3,419 80
Total expenditures.....	\$ 47,052 43

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$3,448,283 00
Premiums received thereon.....	48,245 55
Total risks in force Dec. 31, 1892.....	\$5,252,879 00
Total premiums received from commencement to date.....	\$ 505,686 29
Total losses paid from commencement to date.....	193,339 67
Excess of premiums over losses.....	\$312,346 62

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$2,743,151 00
Premiums received.....	37,376 19
Losses paid.....	20,776 79
Losses incurred.....	14,317 63
Expense.....	10,358 43
Taxes.....	124 82

DETROIT FIRE AND MARINE INSURANCE COMPANY.

Principal office.....Detroit, Michigan.

(Organized in 1866.)

WILLIAM H. MOORE, President.

COREY L. ANDREWS, Secretary.

CASH CAPITAL, \$400,000.

I. ASSETS.

Value of real estate owned.....	\$ 70,017 03
Loans secured by mortgages on real estate.....	946,830 56
Interest due on said mortgages loans.....	21,874 74
Market value of bonds and stocks.....	9,000 00
Loans secured by bonds and stocks as collateral.....	10,000 00
Cash on hand and in bank.....	40,173 32
Premiums in course of collection.....	32,842 08
All other assets.....	10,039 90
Total admitted assets.....	\$1,140,777 63

II. LIABILITIES.

Capital stock paid up.....	\$400,000 00
Unpaid losses.....	26,891 32
Unearned premiums.....	156,749 70
Other liabilities.....	6,876 01
Total liabilities, including capital.....	\$590,517 03
Net surplus.....	\$550,260 00

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$255,085 17
Received from interest and dividends.....	64,791 03
Received from rents and all other sources.....	1,615 06
Total income.....	\$321,491 26
Excess of income over expenditures.....	\$ 67,918 24

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$125,231 81
Paid dividends.....	40,000 00
Commissions and brokerage.....	35,781 65
Salaries of officers and employes.....	20,581 66
Taxes.....	15,540 05
All other expenditures.....	16,437 85
Total expenditures.....	\$253,573 02

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$23,877,776 00
Premiums received thereon.....	265,283 91
Marine and inland risks written in 1892.....	\$3,211,490 00
Premiums received thereon.....	58,176 83
Total risks in force Dec. 31, 1892.....	\$25,879,231 00
Total premiums received from commencement to date.....	\$ 5,379,119 46
Total losses paid from commencement to date.....	2,747,760 04
Excess of premiums over losses.....	\$2,631,359 42

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$304,963 00
Premiums received.....	3,754 27
Losses paid.....	1,161 55
Losses incurred.....	1,161 55
Expense.....	647 11
Taxes.....	38 91

THE DELAWARE INSURANCE COMPANY.

Principal office.....Philadelphia, Penn.

(Organized in 1835.)

TATTNALL PAULDING, President.

HENRY LYLURN, Secretary.

CASH CAPITAL, \$702,875.

I. ASSETS.

Value of real estate owned.....	\$ 160,000 00
Loans secured by mortgages on real estate.....	154,200 00
Interest due on said mortgage loans.....	1,720 60
Market value of bonds and stocks.....	1,061,751 25
Cash on hand and in bank.....	79,890 52
Premiums in course of collection.....	177,495 73
All other assets.....	29,127 57
Total admitted assets.....	\$1,664,185 67

II. LIABILITIES.

Capital stock paid up.....	\$ 702,875 00
Unpaid losses.....	151,287 83
Unearned premiums.....	418,165 55
Amount reclaimable on perpetual policies.....	73,502 39
Other liabilities.....	36,166 60
Total liabilities including capital.....	\$1,381,997 37
Net surplus.....	\$ 282,188 30

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$869,737 10
Received from interest and dividends.....	58,810 75
Received from rents and all other sources.....	4,827 38
Total income.....	\$933,375 23

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$508,621 44
Paid dividends.....	64,826 50
Commissions and brokerage.....	140,124 21
Salaries of officers and employees.....	75,433 03
Taxes.....	22,557 79
All other expenditures.....	87,113 93
Total expenditures.....	\$898,676 90
Excess of expenditures over income.....	\$ 34,698 33

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$57,283,267 00
Premiums received thereon.....	891,379 73
Marine and inland risks written in 1892.....	\$54,923,819 00
Premiums received thereon.....	360,569 38
Perpetual risks (not included).....	\$3,059,156 50
Premiums thereon.....	77,370 93
Total risks in force Dec. 31, 1892 (perpetual not included).....	\$65,133,177 00
Total premiums received from commencement to date.....	\$28,012,116 00
Total losses paid from commencement to date.....	16,540,146 00
Excess of premiums over losses.....	\$11,471,970 00

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$344,087 00
Premiums received.....	6,531 02
Losses paid.....	802 86
Losses incurred.....	2,423 36
Expense.....	1,469 64
Taxes.....	85 17

EAGLE FIRE COMPANY.

Principal office.....71, 75 Wall Street, New York City.

(Organized in 1806.)

ALEXANDER J. CLINTON, President.

THOMAS J. GAINES, Secretary.

CASH CAPITAL, \$300,000.

I. ASSETS.

Value of real estate owned.....	\$ 435,000 00
Loans secured by mortgages on real estate.....	28,500 00
Interest on said loans.....	978 75
Market value of bonds and stocks.....	614,042 50
Loans secured by bonds and stocks as collateral.....	800 00
Cash on hand and in bank.....	11,385 30
Premiums in course of collection.....	31,227 11
All other assets.....	11,232 85
Total admitted assets.....	\$1,133,166 51

II. LIABILITIES.

Capital stock paid up.....	\$300,000 00
Unpaid losses.....	17,106 01
Unearned premiums.....	160,643 35
All other liabilities.....	15,217 32
Total liabilities including capital.....	\$492,966 68
Net surplus.....	\$640,199 83

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$183,951 95
Received for interest and dividends.....	26,869 48
Received from other sources.....	11,397 09
Total income.....	\$222,218 52

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$106,864 09
Paid dividends.....	36,609 00
Commissions and brokerage.....	42,628 64
Salaries of officers and employes.....	29,487 51
Taxes.....	2,064 19
All other expenditures.....	10,992 14
Total expenditures.....	\$228,645 57
Excess of expenditures over income.....	\$6,427 05

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$34,480,120 00
Premiums received thereon.....	229,636 31
Total risks in force Dec. 31, 1892.....	\$47,349,553 00
Total premiums received from commencement to date.....	\$ 7,107,902 00
Total losses paid from commencement to date.....	3,403,611 00
Excess of premiums over losses.....	\$3,704,291 00

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$411,960 00
Premiums received.....	5,128 86
Losses paid.....	1,873 72
Losses incurred.....	1,887 88
Expense.....	1,316 50
Taxes.....	38 77

EQUITABLE FIRE AND MARINE INSURANCE COMPANY.

Principal office.....1 Custom House St., Providence, Rhode Island.

(Organized in 1859.)

FRED W. ARNOLD, President.

JAMES E. TILLINGHAST, Secretary.

CASH CAPITAL, \$300,000.

I. ASSETS.

Value of real estate owned.....	\$129,900 00
Loans secured by mortgages on real estate.....	99,800 00
Interest due on said mortgage loans.....	606 00
Market value of bonds and stocks.....	305,540 00
Loans secured by bonds and stocks as collateral.....	900 00
Cash on hand and in bank.....	14,620 14
Premiums in course of collection.....	36,140 08
All other assets.....	1,097 00
Total assets.....	\$588,103 22

II. LIABILITIES.

Capital stock paid up.....	\$300,000 00
Unpaid losses.....	43,323 00
Unearned premiums.....	194,124 05
All other liabilities.....	6,210 88
Total liabilities including capital stock.....	\$543,657 93
Net surplus.....	\$44,445 29

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$289,056 50
Received from interest and dividends.....	22,007 58
Received from rents and other sources.....	4,150 80
Total income.....	\$315,214 88

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$203,605 48
Paid dividends.....	8,689 00
Commissions and brokerage.....	57,196 64
Salaries of officers and employees.....	22,955 36
Taxes.....	10,805 69
All other expenditures.....	20,132 65
Total expenditures.....	\$323,384 82

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$29,240,096 00
Premiums received thereon.....	339,558 90
Marine and inland risks written in 1892.....	\$423,126 00
Premiums received thereon.....	2,719 49
Total risks in force Dec. 31, 1892.....	\$32,489,214 00
Total premiums received from commencement to date.....	\$4,506,540 21
Total losses paid from commencement to date.....	2,985,563 33
Excess of premiums over losses.....	\$1,520,976 88

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$230,415 00
Premiums received.....	2,881 23
Losses paid.....	2,045 38
Losses incurred.....	2,031 38
Expense.....	423 25
Taxes.....	8 25

FIREMAN'S FUND INSURANCE COMPANY.

Principal office.....San Francisco, California.

(Organized in 1863.)

DAVID J. STAPLES, President.

BERNARD FAYMONVILLE, Secretary.

CASH CAPITAL, \$1,000,000.

I. ASSETS.

Value of real estate owned.....	\$ 320,700 00
Loans secured by mortgages on real estate.....	338,875 00
Interest due on said mortgage loans.....	2,583 67
Market value of bonds and stocks.....	1,569,826 50
Loans secured by bonds and stocks as collateral.....	154,050 00
Cash on hand and in bank.....	231,001 26
Premiums in course of collection.....	325,855 61
All other assets.....	94,814 73
Total admitted assets.....	\$3,037,706 77

II. LIABILITIES.

Capital actually paid up.....	\$1,000,000 00
Unpaid losses.....	168,938 69
Unearned premiums.....	1,141,474 80
All other liabilities.....	46,319 27
Total liabilities including capital.....	\$2,356,732 76
Net surplus.....	\$680,974 01

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$1,738,124 03
Received from interest and dividends.....	102,732 10
Received from rents and all other sources.....	25,327 49
Total income.....	\$1,866,183 62
Excess of income over expenditures.....	\$162,843 43

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$1,004,780 59
Paid dividends.....	120,000 00
Commissions and brokerage.....	252,751 85
Salaries of officers and employes.....	148,928 71
Taxes.....	27,652 79
All other expenditures.....	149,226 25
Total expenditures.....	\$1,703,340 19

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$173,605,265 00
Premiums received thereon.....	2,158,837 51
Marine and inland risks written in 1892.....	\$49,955,531 00
Premiums received thereon.....	616,459 08
Total risks in force Dec. 31, 1892.....	\$161,410,567 00
Total premiums received from commencement to date.....	\$23,380,239 00
Total losses paid from commencement to date.....	11,491,226 73
Excess of premiums over losses.....	\$11,889,012 27

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$3,003,250 00
Premiums received.....	45,891 67
Losses paid.....	22,750 00
Losses incurred.....	22,641 20
Expense.....	13,749 45
Taxes.....	190 02

ELEVENTH ANNUAL REPORT OF
FIREMENS INSURANCE COMPANY

Principal office.....Newark, New Jersey.

(Organized in 1855.)

JOHN H. KASE, President.

CHARLES COLYER, Secretary.

CASH CAPITAL, \$600,000.

I. ASSETS.

Value of real estate owned.....	\$ 122,319 59
Loans secured by mortgages on real estate.....	980,907 85
Interest due on said mortgage loans.....	13,001 97
Market value of bonds and stocks.....	721,497 71
Cash on hand and in bank.....	26,682 37
Premiums in course of collection.....	46,852 46
All other assets.....	6,440 31
Total admitted assets.....	\$1,917,702 26

II. LIABILITIES.

Capital stock paid up.....	\$600,000 00
Unpaid losses.....	55,545 19
Unearned premiums.....	296,473 68
All other liabilities.....	16,785 73
Total liabilities, including capital.....	\$968,804 60
Net surplus.....	\$948,897 66

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$375,933 09
Received from interest and dividends.....	93,499 78
Received from rents and all other sources.....	8,878 31
Total income.....	\$478,311 18
Excess of income over expenditures.....	\$33,165 10

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$243,553 84
Paid dividends.....	72,000 00
Commissions and brokerage.....	71,448 26
Salaries of officers and employes.....	21,252 78
Taxes.....	13,004 65
All other expenditures.....	23,886 55
Total expenditures.....	\$445,146 08

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$50,804,475 00
Premiums received thereon.....	440,847 44
Total amount in force Dec. 31, 1892.....	\$68,781,554 00
Total premiums received from commencement to date.....	\$6,126,856 13
Total losses paid from commencement to date.....	2,744,417 46
Excess of premiums over losses.....	\$3,382,438 67

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$252,917 50
Premiums received.....	2,918 61
Losses paid.....	142 82
Losses incurred.....	1,142 82
Expense.....	652 80
Taxes.....	42 46

FARRAGUT INSURANCE COMPANY.

Principal office.....346 Broadway, New York City.

(Organized in 1872.)

JOHN E. LEFFINGWELL, President.

SAMUEL DARBEE, Secretary.

CASH CAPITAL, \$200,000.

I. ASSETS.

Value of real estate owned.....	\$ 6,000 00
Loans secured by mortgages on real estate.....	20,500 00
Interest due on said mortgage loans.....	3 00
Market value of bonds and stocks.....	241,504 00
Loans secured by bonds and stocks as collateral.....	13,900 00
Cash on hand and in bank.....	22,320 45
Premiums in course of collection.....	29,368 16
All other assets.....	3,569 25
Total assets.....	\$337,451 86

II. LIABILITIES.

Capital stock paid up.....	\$200,000 00
Unpaid losses.....	8,956 24
Unearned premiums.....	81,663 20
All other liabilities.....	5,182 68
Total liabilities.....	\$295,802 12
Net surplus.....	\$41,659 74

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$109,897 12
Received from interest and dividends.....	12,295 55
Received from rents and other sources.....	480 00
Total income.....	\$122,672 67

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$106,423 82
Paid dividends.....	20,000 00
Commissions and brokerage.....	8,435 86
Salaries of officers and employes.....	22,699 86
Taxes.....	4,392 41
All other expenditures.....	19,507 96
Total expenditures.....	\$181,361 91
Excess of expenditures over income.....	\$58,684 24

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$18,977,127 00
Premiums received thereon.....	195,549 60
Total amount in force Dec. 31, 1892.....	\$14,912,434 00
Total premiums received from commencement to date.....	\$3,133,633 25
Total losses paid from commencement to date.....	1,513,827 13
Excess of premiums over losses.....	\$1,619,806 12

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$172,083 00
Premiums received.....	2,346 59
Losses paid.....	1,205 32
Losses incurred.....	1,208 12
Expense.....	669 28
Taxes.....	9 44

FIRE ASSOCIATION OF PHILADELPHIA.

Principal office.....Philadelphia, Pennsylvania.

(Organized in 1820.)

E. C. IRVIN, President.

BENJAMIN T. HERKNESS, Secretary.

CASH CAPITAL, \$500,000.

I. ASSETS.

Value of real estate owned.....	\$ 152,800 00
Loans secured by mortgages on real estate.....	1,837,658 85
Interest due on said mortgage loans.....	35,277 36
Market value of bonds and stocks.....	2,404,070 50
Loans secured by bonds and stocks as collateral.....	197,400 00
Cash on hand and in bank.....	211,129 06
Premiums in course of collection.....	357,599 07
All other assets.....	30,328 17
Total admitted assets.....	\$5,226,263 01

II. LIABILITIES.

Capital stock paid up.....	\$ 500,000 00
Unpaid losses.....	303,445 81
Unearned premiums.....	1,531,752 09
Amount reclaimable on perpetual policies.....	1,893,370 92
All other liabilities.....	121,029 87
Total liabilities including capital.....	\$4,349,598 69
Net surplus.....	\$876,664 32

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$2,050,060 94
Received from interest and dividends.....	238,208 53
Received from rents and all other sources.....	5,378 75
Total income.....	\$2,293,648 22
Excess of income over expenditures.....	\$79,396 72

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$1,320,290 58
Paid dividends.....	200,000 00
Commissions and brokerage.....	405,548 85
Salaries of officers and employes.....	226,861 85
Taxes.....	59,816 16
All other expenditures.....	1,734 06
Total expenditures.....	\$2,214,251 50

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$198,573,047 00
Premiums received thereon.....	2,520,581 57
Total risks in force Dec. 31, 1892.....	\$329,501,636 00
Total premiums received from commencement to date.....	\$30,691,787 00
Total losses paid from commencement to date.....	17,721,831 00
Excess of premiums over losses.....	\$12,989,956 00

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$709,289 00
Premiums received.....	12,403 10
Losses paid.....	2,467 07
Losses incurred.....	2,474 45
Expense.....	3,508 40
Taxes.....	128 55

THE FIRE INSURANCE COMPANY OF THE COUNTY OF PHILADELPHIA.

Principal office.....Philadelphia, Pennsylvania.

(Organized in 1832.)

JAMES N. STONE, President.

F. M. CRITTENDEN, Secretary.

CASH CAPITAL, \$400,000.

I. ASSETS.

Value of real estate owned.....	\$ 67,500 00
Loans secured by mortgages on real estate.....	254,900 00
Interest due on said mortgage loans.....	3,695 88
Market value of bonds and stocks.....	434,146 50
Loans secured by bonds and stocks as collateral.....	50,100 00
Cash on hand and in bank.....	38,050 57
Premiums in course of collection.....	49,732 23
All other assets.....	4,958 58
Total admitted assets.....	\$903,083 76

II. LIABILITIES.

Capital stock paid up.....	\$400,000 00
Unpaid losses.....	39,964 86
Unearned premiums.....	122,439 57
Amount reclaimable on perpetual policies.....	219,505 99
All other liabilities.....	9,099 82
Total liabilities including capital.....	\$791,010 24
Net surplus.....	\$112,073 52

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$168,674 31
Received from interest and dividends.....	36,216 17
Received from rents and all other sources.....	2,732 01
Total income.....	\$207,622 49

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$117,669 37
Paid dividends.....	24,120 00
Commissions and brokerage.....	47,456 78
Salaries of officers and employes.....	11,121 46
Taxes.....	6,178 37
All other expenditures.....	11,573 50
Total expenditures.....	\$218,119 48
Excess of expenditures over income.....	\$10,496 99

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$23,284,331 00
Premiums received thereon.....	294,386 40
Total risks in force Dec. 31, 1892.....	\$30,533,004 00
Total amount of premiums received from commencement to date.....	\$2,149,898 89
Total amount of losses paid from commencement to date.....	1,328,746 31
Excess of premiums over losses.....	\$821,152 58

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$120,473 00
Premiums received.....	1,877 12
Losses paid.....	566 35
Losses incurred.....	576 35
Expense.....	396 84
Taxes.....	18 28

FRANKLIN FIRE INSURANCE COMPANY.

Principal office Philadelphia, Pennsylvania.

(Organized in 1829.)

JAMES W. McALLISTER, President.

EZRA T. CRESSON, Secretary.

CASH CAPITAL, \$400,000.

I. ASSETS.

Value of real estate owned.....	\$ 324,100 00
Loans secured by mortgages on real estate.....	348,749 67
Interest due on said mortgage loans.....	6,724 39
Market value of bonds and stocks.....	1,905,959 75
Loans secured by bonds and stocks as collateral.....	370,000 00
Cash on hand and in bank.....	171,265 92
Premiums in course of collection.....	68,441 30
All other assets.....	3,288 04
Total admitted assets.....	\$3,198,529 07

II. LIABILITIES.

Capital stock paid up.....	\$ 400,000 00
Unpaid losses.....	39,501 15
Unearned premiums.....	466,150 56
Amount reclaimable on perpetual policies.....	1,281,562 07
All other liabilities.....	10,813 69
Total liabilities including capital.....	\$2,198,027 47
Net surplus.....	\$1,000,501 60

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$511,509 82
Received from interest and dividends.....	139,137 67
Received from rents and all other sources.....	12,619 90
Total income.....	\$663,267 39
Excess of income over expenditures.....	\$62,789 43

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$269,350 54
Paid dividends.....	89,792 50
Commissions and brokerage.....	92,573 97
Salaries of officers and employes.....	37,376 72
Taxes.....	21,800 10
All other expenditures.....	89,584 13
Total expenditures.....	\$600,477 96

V. MISCELLANEOUS

Fire risks written in 1892.....	\$54,197,464 00
Premiums received thereon.....	599,284 44
Total risks in force Dec. 31, 1892.....	\$81,777,847 00
Perpetual risks (not included above).....	\$60,451,608 00
Premiums thereon.....	1,388,335 65
Total premiums received from commencement to date.....	\$28,359,420 79
Total losses paid from commencement to date.....	15,246,561 42
Excess of premiums over losses.....	\$13,112,859 37

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$462,130 00
Premiums received.....	6,617 77
Losses paid.....	1,655 29
Losses incurred.....	1,659 05
Expense.....	1,534 44
Taxes.....	68 56

GERMAN MUTUAL FIRE INSURANCE COMPANY.

Principal office.....Denver, Colorado.

(Organized in 1892.)

CONRAD WALBRACH, President.

CHAS. KNOCH, Secretary.

I. ASSETS.

Cash on hand and in bank.....	\$ 1,191 12
Premiums in course of collection.....	182 50
Bills receivable, not matured, taken for fire, marine and inland risks.....	9,296 80
All other assets.....	150 00
Total admitted assets.....	<u>\$10,820 42</u>

II. LIABILITIES.

Unearned premiums.....	\$10,458 90
Total liabilities.....	<u>\$10,458 90</u>
Net surplus.....	\$361 52

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$2,174 53
Received from interest and dividends.....	29 75
Total income.....	<u>\$2,204 28</u>
Excess of income over expenditures.....	\$1,191 12

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$ 80 61
Commissions and brokerage.....	7 85
Salaries of officers and employes.....	924 70
Total expenditures.....	<u>\$1,013 16</u>

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$250,600 00
Premiums received thereon.....	11,991 25
Total risks in force Dec. 31, 1892.....	<u>\$242,000 00</u>
Total premiums received from commencement to date.....	\$11,991 25
Total losses paid from commencement to date.....	80 61
Excess of premiums over losses.....	<u>\$11,910 64</u>

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$250,000 00
Premiums received.....	11,991 25
Losses paid.....	80 61
Losses incurred.....	80 61
Expense.....	624 70
Taxes.....	24 13

UNITED STATES BRANCH

OF THE

GUARDIAN FIRE AND LIFE ASSURANCE COMPANY

OF

LONDON, ENGLAND.

(Organized in 1821.)

HENRY E. BOWERS, Manager.

N. W. MESEROLE, Assistant Manager.

50 Pine St., New York, N. Y.

I. ASSETS.

Loans secured by mortgages on real estate.....	\$ 359,500 00
Interest due on said mortgage loans.....	2,961 21
Market value of bonds and stocks.....	1,059,562 50
Cash on hand and in bank.....	118,524 51
Premiums in course of collection.....	120,932 23
All other assets.....	10,458 34
Total admitted assets.....	\$1,671,938 79

II. LIABILITIES.

Unpaid losses.....	\$166,253 00
Unearned premiums.....	951,868 01
All other liabilities.....	18,828 11
Total liabilities.....	\$1,136,949 12
Net surplus.....	\$534,989 67

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$1,107,181 60
Received from interest and dividends.....	42,961 52
Received from rents and all other sources.....	2,500 00
Total income.....	\$1,152,643 12

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$ 709,980 54
Commissions and brokerage.....	213,580 85
Salaries of officers and employes.....	115,345 76
Taxes.....	38,657 29
All other expenditures.....	80,544 43
Total expenditures.....	\$1,158,108 87
Excess of expenditures over income.....	\$5,465 75

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$146,675,780 90
Premiums received thereon.....	1,386,199 04
Total risks in force Dec. 31, 1892.....	\$214,838,593 79
Total premiums received from commencement to date.....	\$11,039,691 54
Total losses paid from commencement to date.....	5,690,622 66
Excess of premiums over losses.....	\$5,349,068 88

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$772,077 55
Premiums received.....	12,737 50
Losses paid.....	3,460 12
Losses incurred.....	3,404 50
Expense.....	2,120 54
Taxes.....	111 61

GERMAN INSURANCE COMPANY.

Principal office.....Freeport, Illinois.

(Organized in 1865.)

C. O. COLLMANN, President.

WILLIAM TREMBOR, Secretary.

CASH CAPITAL, \$200,000.

I. ASSETS.

Value of real estate owned.....	\$ 31,213 25
Loans secured by mortgages on real estate.....	1,711,412 96
Interest due on said mortgage loans.....	66,980 25
Market value of bonds and stocks.....	276,513 50
Loans secured by bonds and stocks as collateral.....	59,779 30
Cash on hand and in bank.....	245,056 25
Premiums in course of collection.....	163,505 93
All other assets.....	306,197 12
Total admitted assets.....	\$2,860,658 56

II. LIABILITIES.

Capital stock paid up.....	\$ 200,000 00
Unpaid losses.....	112,741 26
Unearned premiums.....	1,818,375 92
All other liabilities.....	31,651 70
Total liabilities including capital.....	\$2,162,768 88
Net surplus.....	\$697,889 68

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$1,462,285 40
Received from interest and dividends.....	131,115 11
Received from rents and all other sources.....	4,935 55
Total income.....	\$1,598,336 06
Excess of income over expenditures.....	\$189,437 42

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$ 788,892 73
Paid dividends.....	40,000 00
Commissions and brokerage.....	391,156 89
Paid salaries of officers and employes.....	67,097 20
Taxes.....	28,352 56
All other expenditures.....	93,399 26
Total expenditures.....	\$1,408,898 64

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$102,295,349 00
Premiums received thereon.....	1,743,773 76
Total amount in force Dec. 31, 1892.....	\$183,335,865 00
Total premiums received from commencement to date.....	\$15,467,584 10
Total losses paid from commencement to date.....	7,281,254 81
Excess of premiums over losses.....	\$8,186,329 29

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$948,219 00
Premiums received.....	17,298 84
Losses paid.....	7,285 35
Losses incurred.....	7,968 55
Expense.....	5,033 56
Taxes.....	99 60

ELEVENTH ANNUAL REPORT OF
GERMAN FIRE INSURANCE COMPANY.

Principal office.....Peoria, Illinois.

(Organized in 1876.)

B. CREMER, President.

THEODORE J. MULLER, Secretary.

CASH CAPITAL, \$200,000.

I. ASSETS.

Value of real estate owned.....	\$ 3,509 56
Loans secured by mortgages on real estate.....	286,376 74
Interest due on said mortgage loans.....	15,570 80
Loans secured by bonds and stocks as collateral.....	24,400 00
Cash on hand and in bank.....	47,767 83
Premiums in course of collection.....	21,461 51
All other assets.....	1,293 59
Total admitted assets.....	\$400,380 03

II. LIABILITIES.

Capital stock paid up.....	\$200,000 00
Unpaid losses.....	20,295 41
Unearned premiums.....	137,014 98
All other liabilities.....	2,333 63
Total liabilities including capital.....	\$359,644 02
Net surplus.....	\$40,736 01

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$178,145 85
Received from interest and dividends.....	13,948 93
Received from rents and all other sources.....	29 24
Total income.....	\$192,124 02
Excess of income over expenditures..	\$6,844 18

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$118,958 36
Commissions and brokerage.....	39,037 70
Salaries of officers and employes.....	7,334 00
Taxes.....	4,234 30
All other expenditures.....	15,685 48
Total expenditures.....	\$185,279 84

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$14,473,042 00
Premiums received thereon.....	233,130 85
Total risks in force Dec. 31, 1892.....	\$20,027,080 03
Total premiums received from commencement to date.....	\$2,610,841 27
Total losses paid from commencement to date.....	1,200,352 72
Excess of premiums over losses.....	\$1,410,491 55

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$677,920 03
Premiums received.....	9,580 49
Losses paid.....	3,930 14
Losses incurred.....	3,930 14
Expense.....	3,832 19
Taxes.....	36 36

GERMAN INSURANCE COMPANY.

Principal office.....Quincy, Illinois.

(Organized in 1859.)

F. WM. HECKENKAMP, President.

J. A. BASTERT, Secretary.

CASH CAPITAL, \$223,800.

I. ASSETS.

Value of real estate owned.....	\$ 39,948 75
Loans secured by mortgages on real estate.....	185,447 24
Interest due on said mortgage loans.....	8,083 98
Market value of bonds and stocks.....	35,000 00
Loans secured by bonds and stocks as collateral.....	24,800 00
Cash on hand and in bank.....	12,964 52
Premiums in course of collection.....	16,093 33
All other assets.....	1,769 36
Total assets.....	\$524,107 18
Assets not allowed.....	128 28
Total assets at actual value.....	\$323,978 90

II. LIABILITIES.

Capital stock actually paid up.....	\$223,800 00
Unpaid losses.....	14,000 00
Unearned premiums.....	59,658 48
All other liabilities.....	3,669 85
Total liabilities including capital.....	\$301,128 33
Net surplus.....	\$22,850 57

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$94,401 01
Received from interest and dividends.....	13,586 57
Received from rents and all other sources.....	2,508 82
Total income.....	\$110,496 40
Excess of income over expenditures.....	\$44,045 43

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$30,737 57
Commissions and brokerage.....	22,499 12
Salaries of officers and employees.....	3,653 35
Taxes.....	2,697 81
All other expenditures.....	6,861 12
Total expenditures.....	\$66,450 97

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$8,661,281 00
Premiums received thereon (Hail premiums \$8,424.42).....	108,266 02
Total risks in force Dec. 31, 1892.....	\$7,466,236 00
Total premiums received from commencement to date.....	\$541,381 78
Total losses paid from commencement to date.....	274,409 63
Excess of premiums over losses.....	\$266,972 15

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$74,500 00
Premiums received.....	981 40
Losses paid.....	1,531 71
Losses incurred.....	1,746 71
Expense.....	245 35

GRAND RAPIDS FIRE INSURANCE COMPANY.

Principal office.....Grand Rapids, Michigan.

(Organized in 1882.)

F. STEWART WHITE, President.

W. FRED McBAIN, Secretary.

CASH CAPITAL, \$200,000.

I. ASSETS.

Value of real estate owned.....	\$ 2,450 00
Loans secured by mortgages on real estate	199,095 00
Interest due on said mortgage loans.....	2,960 07
Market value of bonds and stocks.....	17,950 00
Loans secured by bonds and stocks as collateral....	85,700 00
Cash on hand and in bank.....	29,054 22
Premiums in course of collection.....	20,373 60
All other assets.....	1,938 37
Total admitted assets.....	\$359,521 26

II. LIABILITIES.

Capital stock paid up.....	\$200,000 00
Unpaid losses.....	6,518 00
Unearned premiums.....	106,802 10
All other liabilities.....	3,395 60
Total liabilities, including capital.....	\$316,715 70
Net surplus.....	\$42,805 56

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$168,685 42
Received from interest and dividends.....	19,299 29
Received from rents and all other sources.....	2,970 52
Total income.....	\$190,955 23
Excess of income over expenditures.....	\$17,043 73

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$ 94,549 64
Paid dividends.....	12,000 00
Commissions and brokerage.....	40,493 81
Salaries of officers and employes.....	8,809 68
Taxes.....	3,444 20
All other expenditures.....	14,614 17
Total expenditures.....	\$173,911 50

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$16,544,597 00
Premiums received thereon.....	215,524 38
Total risks in force Dec. 31, 1892.....	\$15,991,753 00
Total premiums received from commencement to date.....	\$1,059,371 77
Total losses paid from commencement to date.....	493,068 24
Excess of premiums over losses.....	\$566,303 53

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$236,558 00
Premiums received.....	3,366 63
Losses paid.....	278 88
Losses incurred.....	278 88
Expense.....	680 61
Taxes.....	48 14

GRANITE STATE FIRE INSURANCE COMPANY.

Principal office.....Portsmouth, New Hampshire.

(Organized in 1855.)

FRANK JONES, President.

ALFRED F. HOWARD, Secretary.

CASH CAPITAL, \$200,000.

I. ASSETS.

Value of real estate owned.....	\$ 1,500 00
Loans secured by mortgages on real estate.....	62,700 00
Interest due on said mortgage loans.....	1,153 97
Market value of bonds and stocks.....	290,441 75
Loans secured by bonds and stocks as collateral.....	51,480 00
Cash on hand and in bank.....	54,619 58
Premiums in course of collection.....	100,398 88
All other assets.....	1,893 98
Total admitted assets.....	\$564,188 16

II. LIABILITIES.

Capital stock paid up.....	\$ 200,000 00
Unpaid losses.....	38,439 09
Unearned premiums.....	269,025 56
All other liabilities.....	13,471 17
Total liabilities including capital.....	\$520,935 82
Net surplus.....	\$43,252 34

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$509,721 13
Received from interest and dividends.....	23,450 45
Total income.....	\$533,171 58

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$377,806 46
Paid dividends.....	12,000 00
Commissions and brokerage.....	116,673 40
Salaries of officers and employes.....	10,980 00
Taxes.....	9,260 67
All other expenditures.....	24,225 72
Total expenditures.....	\$550,946 25
Excess of expenditures over income.....	\$17,774 67

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$61,427,544 00
Premiums received thereon.....	747,955 19
Total risks in force Dec. 31, 1892.....	\$35,599,767 00
Total premiums received from commencement to date.....	\$3,095,741 06
Total losses paid from commencement to date.....	1,325,089 97
Excess of premiums over losses.....	\$1,770,651 09

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$533,161 00
Premiums received.....	9,268 03
Losses paid.....	5,688 92
Losses incurred.....	5,987 46
Expense.....	2,512 48
Taxes.....	3 47

GERMAN-AMERICAN INSURANCE COMPANY

Principal office.....115 Broadway, New York City.

(Organized in 1872.)

EMIL OELBERMANN, President.

JAMES A. SILVEY, Secretary.

CASH CAPITAL, \$1,000,000.

I. ASSETS.

Market value of bonds and stocks.....	\$5,338,697 00
Cash on hand and in bank.....	485,183 75
Premiums in course of collection.....	375,103 28
All other assets.....	3,411 00
Total admitted assets.....	\$6,202,395 03

II. LIABILITIES.

Capital stock paid up.....	\$1,000,000 00
Unpaid losses.....	397,575 24
Unearned premiums.....	2,472,884 04
All other liabilities.....	75,020 66
Total liabilities, including capital.....	\$3,945,479 94
Net surplus.....	\$2,256,915 09

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$2,884,034 82
Received from interest and dividends.....	240,708 85
Total income.....	\$3,124,743 67
Excess of income over expenditures.....	\$201,820 33

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$1,664,359 31
Paid dividends.....	200,000 00
Commissions and brokerage.....	469,022 33
Salaries of officers and employes.....	218,721 53
Taxes.....	69,265 35
All other expenditures.....	301,554 82
Total expenditures.....	\$2,922,923 34

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$397,321,446 00
Premiums received thereon.....	3,823,233 71
Total risks in force Dec. 31, 1892.....	\$513,862,384 00
Total premiums received from commencement to date.....	\$34,882,814 54
Total losses paid from commencement to date.....	17,773,773 85
Excess of premiums over losses.....	\$17,109,040 69

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$1,931,252 00
Premiums received.....	29,708 22
Losses paid.....	9,731 60
Losses incurred.....	7,630 00
Expense.....	7,734 03
Taxes.....	244 85

GERMANIA FIRE INSURANCE COMPANY.

Principal office.....New York, N. Y.

(Organized in 1859.)

HUGO SCHUMANN, President.

CHAS. RUYKHAVER, Secretary.

CASH CAPITAL, \$1,000,000.

I. ASSETS.

Value of real estate owned.....	\$ 447,649 19
Loans secured by mortgages on real estate	168,500 00
Interest due on said mortgage loans.....	3,950 00
Market value of bonds and stocks.....	2,247,756 75
Loans secured by bonds and stocks as collateral.....	2,000 00
Cash on hand and in bank.....	103,245 10
Premiums in course of collection.....	211,172 94
All other assets.....	10,896 92
Total assets.....	\$3,195,170 90

II. LIABILITIES.

Capital stock paid up.....	\$1,000,000 00
Unpaid losses.....	90,676 47
Unearned premiums.....	1,061,580 80
All other liabilities.....	31,264 54
Total liabilities, including capital.....	\$2,183,521 81
Net surplus.....	\$1,011,649 09

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$1,006,650 42
Received from interest and dividends.....	108,135 66
Total income.....	\$1,114,806 08
Excess of income over expenditures.....	\$20,582 13

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$ 608,953 20
Paid dividends.....	100,000 00
Commissions and brokerage.....	164,797 57
Salaries of officers and employes.....	115,350 56
Taxes.....	24,372 93
All other expenditures.....	80,749,69
Total expenditures.....	\$1,094,223 95

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$182,387,040 97
Premiums received thereon.....	1,538,082 08
Total risks in force Dec. 31, 1892.....	\$249,721,914 98
Total premiums received from commencement to date.....	\$26,155,636 26
Total losses paid from commencement to date.....	13,265,851 51
Excess of premiums over losses.....	\$12,889,784 75

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$590,229 00
Premiums received.....	7,946 24
Losses paid.....	4,360 56
Losses incurred.....	4,034 61
Expense.....	1,372 49
Taxes.....	44 26

ELEVENTH ANNUAL REPORT OF
GLENS FALLS INSURANCE COMPANY.

Principal office.....Glens Falls, N. Y.

(Organized in 1849.)

J. L. CUNNINGHAM, President.

R. A. LITTLE, Secretary.

CASH CAPITAL, \$200,000.

I. ASSETS.

Value of real estate owned.....	\$ 28,950 00
Loans secured by mortgages on real estate.....	567,937 55
Interest due on said mortgage loans.....	3,293 49
Market value of bonds and stocks.....	1,365,525 00
Loans secured by bonds and stocks as collateral.....	20,000 00
Cash on hand and in bank.....	87,376 46
Premiums in course of collection.....	75,389 89
All other assets.....	10,067 37
Total assets.....	\$2,158,539 76
Assets not admitted.....	3,166 99
Total admitted assets.....	\$2,155,372 77

II. LIABILITIES.

Capital stock paid up.....	\$ 200,000 00
Unpaid losses.....	38,269 56
Unearned premiums.....	682,405 68
All other liabilities.....	15,308 48
Total liabilities.....	\$ 935,983 72
Surplus.....	\$1,219,389 05

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$641,336 82
Received from interest and dividends.....	112,780 81
Received from rents and all other sources.....	1,229 75
Total income.....	\$755,347 38
Excess of income over expenditures.....	\$169,543 35

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$313,460 87
Paid dividends.....	20,000 00
Commissions and brokerage.....	121,359 99
Salaries of officers and employees.....	50,216 42
Taxes.....	29,685 33
All other expenditures.....	51,081 42
Total expenditures.....	\$585,804 03

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$79,090,902 00
Premiums received thereon.....	808,449 42
Total risks in force Dec. 31, 1892.....	\$127,850,854 00
Total premiums received from commencement to date.....	\$11,476,494 07
Total losses paid from commencement to date.....	5,790,082 64
Excess of premiums over losses.....	\$5,686,411 43

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$434,452 00
Premiums received.....	6,108 63
Losses paid.....	2,843 01
Losses incurred.....	2,343 01
Expense.....	946 39
Taxes.....	56 78

GREENWICH INSURANCE COMPANY.

Principal office.....161 Broadway, New York City.

(Organized in 1834.)

MASON A. STONE, Pres. WALTER B. WARD AND WM. ADAMS, Asst. Secys.

CASH CAPITAL, \$200,000.

I. ASSETS.

Value of real estate owned.....	\$ 170,000 00
Loans secured by mortgages on real estate.....	4,600 00
Market value of bonds and stocks.....	1,034,050 91
Loans secured by bonds and stocks as collateral.....	15,650 00
Cash on hand and in bank.....	42,493 23
Premiums in course of collection.....	204,727 21
All other assets.....	19,631 34
Total assets.....	\$1,491,152 69
Assets not admitted.....	5,000 00
Total assets at actual value.....	\$1,486,152 69

II. LIABILITIES.

Capital stock paid up.....	\$ 200,000 00
Unpaid losses.....	251,942 03
Unpaid premiums.....	821,563 39
All other liabilities.....	91,590 04
Total liabilities including capital.....	\$1,365,095 46
Net surplus.....	\$121,057 23

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$1,223,560 91
Received from interest and dividends.....	55,484 30
Received from rents and all other sources.....	17,614 27
Total income.....	\$1,296,659 48

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$ 934,911 36
Paid dividends.....	20,000 00
Commissions and brokerage.....	293,269 94
Salaries of officers and employes.....	75,764 84
Taxes.....	13,943 02
All other expenditures.....	74,999 19
Total expenditures.....	\$1,412,888 35
Excess of expenditures over income.....	\$116,228 87

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$181,184,241 00
Premiums received thereon.....	1,296,434 35
Marine and inland risks written in 1892.....	\$57,835,552 00
Premiums received thereon.....	189,797 57
Total risks in force Dec. 31, 1892.....	\$276,204,119 00
Total premiums received from commencement to date.....	\$11,885,284 00
Total losses paid from commencement to date.....	7,790,162 00
Excess of premiums over losses.....	\$4,095,122 00

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$225,455 00
Premiums received.....	2,448 50
Losses paid.....	1,084 26
Losses incurred.....	918 53
Expense.....	48 05
Taxes.....	26 32

GERMAN FIRE INSURANCE COMPANY.

Principal office.....Pittsburgh, Pennsylvania.

(Organized in 1862.)

H. E. WHITE, President.

F. L. GROSS, Secretary.

CASH CAPITAL, \$200,000.

I. ASSETS.

Value of real estate owned.....	\$ 47,000 00
Loans secured by mortgages on real estate.....	249,672 17
Interest due on said mortgage loans.....	3,290 75
Market value of bonds and stocks.....	147,071 00
Loans secured by bonds and stocks as collateral.....	1,000 00
Cash on hand and in bank.....	30,573 35
Premiums in course of collection.....	34,783 02
All other assets.....	747 17
Total admitted assets.....	<u>\$514,137 46</u>

II. LIABILITIES.

Capital stock paid up.....	\$200,000 00
Unpaid losses.....	39,255 70
Unearned premiums.....	208,014 70
All other liabilities.....	5,797 17
Total liabilities.....	<u>\$453,067 57</u>
Net surplus.....	\$61,069 89

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$262,174 56
Received from interest and dividends.....	20,404 96
Received from rents and all other sources.....	8,324 56
Total income.....	<u>\$290,904 08</u>
Excess of income over expenditures.....	\$7,746 94

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$170,346 36
Paid dividends.....	20,000 00
Commissions and brokerage.....	64,563 19
Salaries of officers and employes.....	21,853 37
Taxes.....	6,394 22
Total expenditures.....	<u>\$283,157 14</u>

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$27,226,015 00
Premiums received thereon.....	313,573 39
Total risks in force Dec. 31, 1892.....	<u>\$31,700,283 00</u>
Total premiums received from commencement to date.....	\$3,912,445 31
Total losses paid from commencement to date.....	<u>1,799,296 50</u>
Excess of premiums over losses.....	\$2,113,148 81

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$504,356 00
Premiums received.....	6,222 47
Losses paid.....	2,351 68
Losses incurred.....	1,397 50
Expense.....	2,138 99
Taxes.....	<u>34 63</u>

GIRARD FIRE AND MARINE INSURANCE COMPANY.

Principal office..... Philadelphia, Pennsylvania.

(Organized in 1853.)

ALFRED S. GILLET, President.

EDWARD F. MERRILL, Secretary.

CASH CAPITAL, \$300,000.

I. ASSETS.

Value of real estate owned.....	\$ 280,100 00
Loans secured by mortgages on real estate.....	717,350 00
Interest due on said mortgage loans.....	14,168 30
Market value of bonds and stocks.....	482,865 00
Loans secured by bonds and stocks as collateral.....	9,500 00
Cash on hand and in bank.....	72,973 37
Premiums in course of collection.....	78,260 72
All other assets.....	25,887 17
Total admitted assets.....	\$1,681,104 56

II. LIABILITIES.

Capital stock paid up.....	\$ 300,000 00
Unpaid losses.....	34,752 89
Unearned premiums.....	379,122 48
Amount reclaimable on perpetual policies.....	382,511 66
All other liabilities.....	46,880 11
Total liabilities including capital.....	\$1,143,247 14
Net surplus.....	\$537,857 42

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$459,454 08
Received from interest and dividends.....	62,645 61
Received from rents and all other sources.....	6,614 63
Total income.....	\$528,714 32
Excess of income over expenditures.....	\$60,389 42

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$219,524 65
Paid dividends.....	60,000 00
Commissions and brokerage.....	90,194 61
Salaries of officers and employes.....	58,359 95
Taxes.....	11,142 62
All other expenditures.....	29,103 07
Total expenditures.....	\$468,324 90

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$51,850,226 00
Premiums received thereon.....	559,647 17
Total risks in force Dec. 31, 1892.....	\$88,621,835 00
Total premiums received from commencement to date.....	\$10,128,827 00
Total losses paid from commencement to date.....	4,205,015 00
Excess of premiums over losses.....	\$5,923,812 00

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$454,235 00
Premiums received.....	6,210 84
Losses paid.....	3,213 66
Losses incurred.....	829 51
Expense.....	450 00
Taxes.....	50 94

HOME MUTUAL INSURANCE COMPANY.

Principal officeSan Francisco, California.

(Organized in 1864.)

CHAS. R. STORY, President.

STEPHEN D. IVES, Secretary.

CASH CAPITAL, \$300,000.

I. ASSETS.

Value of real estate owned.....	\$266,500 00
Loans secured by mortgages on real estate.....	298,565 00
Interest due on said mortgage loans.....	4,059 73
Market value of bonds and stocks.....	77,900 00
Cash on hand and in bank.....	167,733 71
Premiums in course of collection.....	112,629 07
All other assets.....	12,688 15
Total admitted assets.....	\$940,075 66

II. LIABILITIES.

Capital stock paid up.....	\$300,000 00
Unpaid losses.....	28,980 60
Unearned premiums.....	307,886 63
All other liabilities.....	18,626 56
Total liabilities including capital.....	\$655,493 79
Net surplus.....	\$284,581 87

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$409,309 58
Received from interest and dividends.....	41,711 15
Received from rents and all other sources.....	9,183 25
Total income.....	\$460,203 98
Excess of income over expenditures.....	\$55,793 67

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$167,163 48
Paid dividends.....	7,223 00
Commissions and brokerage.....	106,852 89
Salaries of officers and employes.....	42,194 95
Taxes.....	9,727 14
All other expenditures.....	71,248 85
Total expenditures.....	\$404,410 31

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$28,875,163 00
Premiums received thereon.....	509,219 34
Marine and inland risks written in 1892.....	\$2,467,269 00
Premiums received thereon.....	43,504 84
Total risks in force Dec. 31, 1892.....	\$33,207,085 00
Total premiums received from commencement to date.....	\$7,860,932 30
Total losses paid from commencement to date.....	3,503,013 37
Excess of premiums over losses.....	\$4,357,918 93

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$624,613 00
Premiums received.....	11,868 46
Losses paid.....	9,427 74
Losses incurred.....	13,693 81
Expense.....	1,800 00
Taxes.....	12 80

THE HARTFORD FIRE INSURANCE COMPANY.

Principal office.....Hartford, Connecticut.

(Organized in 1810.)

GEO. L. CHASE, President.

P. C. ROYCE, Secretary.

CASH CAPITAL. \$1,250,000.

I. ASSETS.

Value of real estate owned.....	\$ 366,575 60
Loans secured by mortgages on real estate.....	1,231,500 00
Interest due on said mortgage loans.....	17,954 05
Market value of bonds and stocks.....	4,483,570 00
Loans secured by bonds and stocks as collateral.....	80,201 57
Cash on hand and in bank.....	257,078 16
Premiums in course of collection.....	653,215 16
All other assets.....	19,730 95
Total admitted assets.....	\$7,109,825 49

II. LIABILITIES.

Capital stock paid up.....	\$1,250,000 00
Unpaid losses.....	380,686 42
Unearned premiums.....	2,843,804 53
All other liabilities.....	52,500 00
Total liabilities including capital.....	\$4,526,990 95
Net surplus.....	\$2,582,834 54

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$3,557,421 26
Received from interest and dividends.....	286,258 85
Received from rents and other sources.....	8,590 32
Total income.....	\$3,852,270 43
Excess of income over expenditures.....	\$314,335 31

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$2,101,666 03
Paid dividends.....	300,000 00
Commissions and brokerage.....	574,228 69
Salaries of officers and employes.....	235,353 06
Taxes.....	64,122 86
All other expenditures.....	262,564 48
Total expenditures.....	\$3,537,935 12

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$335,153,084 00
Premiums received thereon.....	4,213,566 36
Total risks in force Dec. 31, 1892.....	\$456,321,163 00
Total premiums received from commencement to date.....	\$68,144,647 05
Total losses paid from commencement to date.....	41,422,647 48
Excess of premiums over losses.....	\$26,721,999 57

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$2,234,878 00
Premiums received.....	36,480 50
Losses paid.....	10,070 46
Losses incurred.....	15,009 75
Expense.....	8,472 30
Taxes.....	358 75

UNITED STATES BRANCH

OF THE

HAMBURG-BREMEN FIRE INSURANCE COMPANY

OF

HAMBURG, GERMANY.

(Organized in 1854.)

F. O. AFFELD, United States Manager, New York, N. Y.

I. ASSETS.

Loans secured by mortgages on real estate.....	\$ 9,000 00
Interest due on said mortgage loans.....	168 75
Market value of bonds and stocks.....	1,048,831 25
Cash on hand and in bank.....	173,952 97
Premiums in course of collection.....	94,065 31
All other assets.....	4,474 47
Total admitted assets.....	<u>\$1,330,492 75</u>

II. LIABILITIES.

Unpaid losses.....	\$ 116,445 00
Unearned premiums.....	885,994 57
All other liabilities.....	13,493 86
Total liabilities.....	<u>\$1,015,933 43</u>
Net surplus.....	<u>\$314,559 32</u>

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$1,216,926 75
Received from interest and dividends.....	48,217 73
Total income.....	<u>\$1,265 144 48</u>
Excess of income over expenditures.....	<u>\$93,039 35</u>

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$ 782,217 60
Commissions and brokerage.....	194,826 76
Salaries of officers and employes.....	96,928 41
Taxes.....	27,595 98
All other expenditures.....	70,536 38
Total expenditures.....	<u>\$1,172,105 13</u>

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$120,937,436 00
Premiums received thereon.....	1,507,878 24
Total risks in force Dec. 31, 1892.....	<u>\$134,187,218 00</u>
Total premiums received from commencement to date.....	<u>\$13,400,758 01</u>
Total losses paid from commencement to date.....	<u>7,922,856 06</u>
Excess of premiums over losses.....	<u>\$5,477,901 95</u>

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$810,337 00
Premiums received.....	14,573 89
Losses paid.....	3,882 36
Losses incurred.....	3,957 36
Expense.....	5,100 85
Taxes.....	111 81

HANOVER FIRE INSURANCE COMPANY.

Principal office.....40 Nassau St., New York City.

(Organized in 1852.)

I. REMSEN LANE, President.

CHARLES L. ROE, Secretary.

CASH CAPITAL, \$1,000,000.

I. ASSETS.

Value of real estate owned.....	\$ 250,000 00
Loans secured by mortgages on real estate.....	23,000 00
Interest due on said mortgage loans.....	96 66
Market value of bonds and stocks.....	1,997,781 25
Loans secured by bonds and stocks as collateral.....	51,600 00
Cash on hand and in bank.....	95,412 05
Premiums in course of collection.....	172,194 69
All other assets.....	10,905 79
Total admitted assets.....	\$2,600,990 44

II. LIABILITIES.

Capital stock paid up.....	\$1,000,000 00
Unpaid losses.....	157,618 57
Unearned premiums.....	1,009,240 75
All other liabilities.....	31,042 05
Total liabilities, including capital.....	\$2,197,901 37
Net surplus.....	\$403,089 07

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$1,247,346 48
Received from interest and dividends.....	91,618 84
Received from rents and all other sources.....	1,716 02
Total income.....	\$1,340,681 34

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$734,801 50
Paid dividends.....	100,000 00
Commissions and brokerage.....	227,576 12
Salaries of officers and employees.....	137,348 31
Taxes.....	34,271 07
All other expenditures.....	110,061 23
Total expenditures.....	\$1,344,058 23
Excess of expenditures over income.....	\$3,376 89

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$147,909,676 70
Premiums received thereon.....	1,517,363 03
Total risks in force Dec. 31, 1892.....	\$189,593,871 76
Total premiums received from commencement to date.....	\$25,145,441 21
Total losses paid from commencement to date.....	13,943,180 65
Excess of premiums over losses.....	\$11,202,260 56

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$615,508 66
Premiums received.....	9,544 74
Losses paid.....	2,295 84
Losses incurred.....	2,064 62
Expense.....	2,508 53
Taxes.....	96 40

HELVETIA SWISS FIRE INSURANCE COMPANY.

Principal office.....Saint Gall, Switzerland.

(Organized in 1861.)

F. HALTMEYER, President.

M. F. GROSSMANN, Secretary.

CASH CAPITAL, \$400,000.

I. ASSETS.

Value of real estate owned.....	\$ 44,000 00
Loans secured by mortgages on real estate.....	862,726 42
Interest due on said mortgage loans.....	22,024 04
Market value of bonds and stocks.....	329,907 70
Cash on hand and in bank.....	265,672 51
Premiums in course of collection.....	176,876 27
All other assets.....	1,282 08
Total admitted assets.....	\$1,702,489 02

II. LIABILITIES.

Capital stock paid up.....	\$400,000 00
Unpaid losses.....	76,417 18
Unearned premiums.....	403,679 26
All other liabilities.....	168,215 26
Total liabilities, including capital.....	\$1,048,311 70
Net surplus.....	\$654,177 32

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$645,949 21
Received from interest and dividends.....	52,737 10
Total income.....	\$698,686 31
Total expenditures.....	686,106 36
Excess of income over expenditures.....	\$12,579 95

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$394,566 02
Paid dividends.....	88,000 00
Commissions and brokerage.....	100,415 66
Salaries of officers and employes.....	41,649 69
Taxes.....	16,842 79
All other expenditures.....	44,632 20
Total expenditures.....	\$686,106 36

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$701,094,474 00
Premiums received thereon.....	1,330,859 24
Total risks in force Dec. 31, 1892.....	\$382,542,646 00
Total premiums received from commencement to date.....	\$18,738,820 00
Total losses paid from commencement to date.....	9,767,349 00
Excess of premiums over losses.....	\$8,971,471 00

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$703,084 70
Premiums received.....	14,442 10
Losses paid.....	6,947 91
Losses incurred.....	6,947 91
Expense.....	3,618 83
Taxes.....	77 50

HOME INSURANCE COMPANY.

Principal office.....49 Broadway, New York City.

(Organized in 1853.)

DANIEL A. HEALD, President.	WILLIAM L. BIGELOW,	} Secretaries.
	THOS. B. GREENE,	

CASH CAPITAL, \$3,000,000.

I. ASSETS.

Value of real estate owned.....	\$1,554,689 80
Loans secured by mortgages on real estate.....	611,032 35
Interest due on said mortgage loans.....	10,888 95
Market value of bonds and stocks.....	5,959,494 74
Loans secured by bonds and stocks as collateral.....	347,300 00
Cash on hand and in bank.....	243,279 55
Premiums in course of collection.....	578,079 64
All other assets.....	23,989 41
Total admitted assets.....	\$9,328,754 44

II. LIABILITIES.

Capital stock paid up.....	\$3,000,000 00
Unpaid losses.....	637,254 53
Unearned premiums.....	4,225,113 00
All other liabilities.....	187,147 09
Total liabilities including capital.....	\$8,049,514 62
Net surplus.....	\$1,279,239 82

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$4,894,500 97
Received from interest and dividends.....	326,397 66
Received from rents and all other sources.....	111,989 11
Total income.....	\$5,332,887 74

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$3,258,273 10
Paid dividends.....	300,000 00
Commissions and brokerage.....	992,951 32
Salaries of officers and employes.....	447,915 81
Taxes.....	80,834 42
All other expenditures.....	375,589 66
Total expenditures.....	\$5,455,567 31
Excess of expenditures over income.....	\$122,679 57

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$674,069,128 00
Premiums received thereon.....	6,064,595 12
Marine and inland risks written in 1892.....	\$60,827,566 00
Premiums received thereon.....	233,415 25
Total risks in force Dec. 31, 1892.....	\$795,202,331 00
Total premiums received from commencement to date.....	\$96,099,864 83
Total losses paid from commencement to date.....	57,730,714 30
Excess of premiums over losses.....	\$38,369,150 53

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$2,480,264 00
Premiums received.....	34,502 21
Losses paid.....	14,909 32
Losses incurred.....	15,256 72
Expense.....	6,900 44
Taxes.....	253 85

UNITED STATES BRANCH

OF THE

IMPERIAL INSURANCE COMPANY, (LIMITED,)

OF

LONDON, ENGLAND.

(Organized in 1803.)

JOHN C. PAIGE, Resident Manager, 20 Kilby St., Boston, Mass.

WM. SEXTON, Resident Manager, Pacific Coast Branch, 215 Sansome St., San Francisco, Cal.

I. ASSETS.

Value of real estate owned.....	\$ 476,634 70
Market value of bonds and stocks.....	1,113,695 00
Cash on hand and in bank.....	44,520 52
Premiums in course of collection.....	210,211 59
All other assets.....	9,820 37
Total admitted assets.....	\$1,854,882 18

II. LIABILITIES.

Unpaid losses.....	\$ 128,625 24
Unearned premiums.....	964,666 27
All other liabilities.....	41,165 89
Total liabilities.....	\$1,134,457 40
Net surplus.....	\$720,424 78

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$1,241,009 34
Received from interest and dividends.....	36,337 34
Received from rents and all other sources.....	17,433 14
Total income.....	\$1,294,779 82
Excess of income over expenditures.....	\$66,490 41

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$783,496 17
Commissions and brokerage.....	245,242 90
Salaries of officers and employes.....	112,412 64
Taxes.....	47,667 58
All other expenditures.....	39,470 12
Total expenditures.....	\$1,228,289 41

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$171,176,587 82
Premiums received thereon.....	1,632,303 30
Total risks in force Dec. 31, 1892.....	\$203,546,167 14
Total premiums received from commencement to date.....	\$19,884,253 30
Total losses paid from commencement to date.....	13,072,143 19
Excess of premiums over losses.....	\$6,812,110 11

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$1,072,583 43
Premiums received.....	24,737 88
Losses paid.....	21,168 06
Losses incurred.....	21,013 83
Expense.....	6,431 84

INSURANCE COMPANY OF NORTH AMERICA.

Principal office.....233 Walnut St., Philadelphia. Pa.

(Organized in 1794.)

CHARLES PLATT, President.

GREVILLE E. FRYER, Secretary.

CASH CAPITAL, \$3,000,000.

I. ASSETS.

Value of real estate owned.....	\$ 307,000 00
Loans secured by mortgages on real estate	2,734,586 06
Interest due on said mortgage loans.....	25,428 45
Market value of bonds and stocks.....	4,535,647 50
Loans secured by bonds and stocks as collateral... ..	297,660 00
Cash on hand and in bank.....	778,728 40
Premiums in course of collection.....	824,983 49
All other assets.....	226,655 33
Total admitted assets.....	\$9,730,689 23

II. LIABILITIES.

Capital stock paid up.....	\$3,000,000 00
Unpaid losses.....	481,330 84
Unearned premiums.....	3,043,191 35
Amount reclaimable on perpetual policies.....	765,734 64
All other liabilities.....	75,707 23
Total liabilities, including capital.....	\$7,365,964 06
Net surplus.....	\$2,364,725 17

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$5,544,515 66
Received from interest and dividends.....	388,886 12
Received from all other sources.....	6,528 91
Total income.....	\$5,939,930 69
Excess of income over expenditures.....	\$252,711 48

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$3,682,463 98
Paid dividends.....	360,000 00
Commissions and brokerage.....	955,534 26
Salaries of officers and employes.....	279,923 31
Taxes.....	107,792 04
All other expenditures.....	301,505 62
Total expenditures.....	\$5,687,219 21

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$541,204,179 00
Premiums received thereon.....	4,414,222 07
Marine and inland risks written in 1892.....	\$436,244,207 00
Premiums received thereon.....	2,731,938 01
Perpetual risks written in 1892.....	\$1,319,778 60
Premiums received thereon.....	34,045 69
Total risks in force Dec. 31, 1892.....	\$634,793,339 82
Total premiums received from commencement to date.....	\$104,361,212 75
Total losses paid from commencement to date.....	73,372,590 79
Excess of premiums over losses.....	\$30,988,621 96

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$2,801,400 00
Premiums received.....	53,036 08
Losses paid.....	23,766 10
Losses incurred.....	23,204 74
Expense.....	16,450 42
Taxes.....	256 39

THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA.

Principal office..... Philadelphia, Pennsylvania.

(Organized in 1794.)

GEO. G. CROWELL, President.

A. B. EARLE, Secretary.

CASH CAPITAL, \$200,000.

I. ASSETS.

Value of real estate owned.....	\$ 325,121 00
Loans secured by mortgages on real estate.....	75,000 00
Interest due on said mortgage loans.....	1,227 16
Market value of bonds and stocks.....	208,933 19
Loans secured by bonds and stocks as collateral.....	8,000 00
Cash on hand and in bank.....	82,418 30
Premiums in course of collection.....	37,752 07
All other assets.....	25,474 79
Total admitted assets.....	\$763,926 51

II. LIABILITIES.

Capital stock paid up.....	\$200,000 00
Unpaid losses.....	39,968 00
Unearned premiums.....	237,501 46
Amount reclaimable on perpetual policies.....	194,253 76
All other liabilities.....	29,924 18
Total liabilities including capital.....	\$701,649 40
Net surplus.....	\$62,277 11

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$327,249 66
Received from interest and dividends.....	14,522 69
Received from rents and all other sources.....	13,963 82
Total income.....	\$355,736 17

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$232,417 26
Paid dividends.....	20,000 00
Commissions and brokerage.....	66,818 99
Salaries of officers and employes.....	17,399 77
Taxes.....	8,288 75
All other expenditures.....	20,335 16
Total expenditures.....	\$365,259 93
Excess of expenditures over income.....	\$9,523 76

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$42,114,316 00
Premiums received thereon.....	445,358 27
Total risks in force Dec. 31, 1892.....	\$43,272,896 00
Perpetual risks (not included above).....	\$6,615,954 00
Premiums received thereon.....	212,301 36
Total amount of premiums received from commencement to date.....	\$19,936,602 44
Total amount of losses paid from commencement to date.....	15,901,474 07
Excess of premiums over losses.....	\$4,035,128 37

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$360,599 00
Premiums received.....	5,068 40
Losses paid.....	2,916 66
Losses incurred.....	2,218 81
Expense.....	1,725 14
Taxes.....	8 53

UNITED STATES BRANCH
OF
THE LANCASHIRE INSURANCE COMPANY

OF
MANCHESTER, ENGLAND.

(Organized in 1852.)

E. LITCHFIELD, United States Manager, 25 Pine St., New York, N. Y.

I. ASSETS.

Value of real estate owned.....	\$ 383,098 85
Market value of bonds and stocks.....	2,036,460 00
Cash on hand and in bank.....	110,195 81
Premiums in course of collection.....	364,997 92
Total admitted assets.....	\$2,894,752 58

II. LIABILITIES.

Unpaid losses.....	\$ 398,432 07
Unearned premiums.....	1,644,275 64
All other liabilities.....	40,000 00
Total liabilities.....	\$2,082,707 71
Net surplus.....	\$812,044 87

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$2,721,858 40
Received from interest and dividends.....	91,678 53
Received from rents and all other sources.....	14,760 32
Total income.....	\$2,828,297 25

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$2,495,226 18
Commissions and brokerage.....	592,345 77
Salaries of officers and employes.....	200,973 32
Taxes.....	44,543 36
All other expenditures.....	167,675 45
Total expenditures.....	\$3,500,764 08
Excess of expenditures over income.....	\$672,466 83

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$321,356,467 00
Premiums received thereon.....	3,909,707 49
Total risks in force Dec. 31, 1892.....	\$291,700,232 00
Total premiums received from commencement to date.....	\$2,286,896 00
Total losses paid from commencement to date.....	14,818,605 00
Excess of premiums over losses.....	\$8,468,291 00

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$874,327 00
Premiums received.....	19,083 40
Losses paid.....	3,896 60
Losses incurred.....	3,711 30
Expense.....	2,929 31
Taxes.....	145 24

ELEVENTH ANNUAL REPORT OF
UNITED STATES BRANCH
OF
THE LIVERPOOL AND LONDON AND GLOBE
INSURANCE COMPANY,
OF
LIVERPOOL, ENGLAND.

(Organized in 1836.)

HENRY W. EATON, Resident Manager, New York. }
WILLIAM S. WARREN, Resident Secretary, Chicago. } Principal office,
45 William St., New York City.

I. ASSETS.

Value of real estate owned.....	\$1,574,500 00
Loans secured by mortgages on real estate.....	2,817,587 50
Interest due on said mortgage loans.....	37,349 72
Loans secured by bonds and stocks as collateral.....	2,090,650 00
Cash on hand and in bank.....	785,113 98
Premiums in course of collection.....	855,940 22
All other assets.....	31,932 47
Total admitted assets.....	\$8,193,023 89

II. LIABILITIES.

Unpaid losses.....	\$ 573,798 50
Unearned premiums.....	3,923,840 76
Amount reclaimable on perpetual policies.....	337,499 05
All other liabilities.....	328,688 82
Total liabilities.....	\$5,163,827 13
Net surplus.....	\$3,029,196 76

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$5,393,149 59
Received from interest and dividends.....	188,307 84
Received from rents and all other sources.....	68,321 76
Total income.....	\$5,649,779 19
Excess of income over expenditures.....	\$560,622 29

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$3,501,484 86
Commissions and brokerage.....	978,977 58
Salaries of officers and employes.....	265,954 03
Taxes.....	95,752 91
All other expenditures.....	246,987 49
Total expenditures.....	\$5,089,156 90

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$764,371,699 00
Premiums received thereon.....	6,991,243 39
Total risks in force Dec. 31, 1892.....	\$826,809,934 00
Total premiums received from commencement to date, (U. S. Branch).....	\$93,218,827 24
Total losses paid from commencement to date, (U. S. Branch).....	56,241,533 35
Excess of premiums over losses.....	\$36,977,293 89

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$3,218,137 00
Premiums received.....	59,706 03
Losses paid.....	29,843 78
Losses incurred.....	29,621 78
Expense.....	14,919 30
Taxes.....	298 86

UNITED STATES BRANCH
OF
THE LONDON AND LANCASHIRE FIRE INSURANCE
COMPANY

OF
LIVERPOOL, ENGLAND,

(Organized in 1861.)

JEFFREY BEAVAN, New York, Manager for the Eastern, Middle and Southern Departments.

JOHN S. BELDEN, Chicago, Manager for the Western Department.

WILLIAM MACDONALD, San Francisco, Manager for the Pacific Department.

I. ASSETS.

Value of real estate owned.....	\$ 298,130 00
Market value of bonds and stocks.....	1,890,430 00
Cash on hand and in bank.....	113,170 87
Premiums in course of collection.....	323,903 89
All other assets.....	13,952 88
Total admitted assets.....	<u>\$2,639,587 64</u>

II. LIABILITIES.

Unpaid losses.....	\$ 244,563 05
Unearned premiums.....	1,607,182 45
All other liabilities.....	82,864 07
Total liabilities.....	<u>\$1,934,609 57</u>
Net surplus.....	\$704,978 07

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$2,140,268 64
Received from interest and dividends.....	74,744 27
Received from rents and all other sources.....	8,489 85
Total income.....	<u>\$2,223,502 76</u>
Excess of income over expenditures.....	\$153,252 97

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$1,365,501 23
Commissions and brokerage.....	396,426 60
Salaries of officers and employes.....	142,432 75
Taxes.....	38,855 93
All other expenditures.....	127,033 28
Total expenditures.....	<u>\$2,070,249 79</u>

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$277,568,505 00
Premiums received thereon.....	2,859,061 91
Total risks in force Dec. 31, 1892.....	<u>\$350,698,494 00</u>
Total premiums received from commencement to date.....	\$17,104,527 04
Total losses paid from commencement to date.....	10,374,664 71
Excess of premiums over losses.....	<u>\$6,729,862 33</u>

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$1,117,304 00
Premiums received.....	23,637 18
Losses paid.....	11,223 84
Losses incurred.....	9,647 96
Expense.....	6,934 44
Taxes.....	109 57

ELEVENTH ANNUAL REPORT OF
UNITED STATES BRANCH.
OF THE
LION FIRE INSURANCE COMPANY.

OF
LONDON, ENGLAND.

(Organized in 1879.)

M. BENNET, Manager.

JAMES H. BREWSTER. Ass't Manager.

197 Asylum St., Hartford, Connecticut.

I. ASSETS.

Loans secured by mortgages on real estate.....	\$217,600 00
Interest due on said mortgage loans.....	4,717 86
Market value of bonds and stocks.....	417,875 00
Loans secured by bonds and stocks as collateral	26,500 00
Cash on hand and in bank.....	162,056 08
Premiums in course of collection.....	79,785 54
All other assets.....	5,798 75
Total admitted assets.....	\$914,333 23

II. LIABILITIES.

Unpaid losses.....	\$102,367 22
Unearned premiums.....	376,570 56
All other liabilities.....	20,755 53
Total liabilities.....	\$499,693 31
Net surplus	\$414,639 92

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$584,603 04
Received from interest and dividends.....	27,569 11
Total income	\$612,172 15
Excess of income over expenditures.....	\$ 71,183 42

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$356,585 24
Commissions and brokerage.....	98,715 95
Paid salaries of officers and employees.....	29,533 16
Taxes	18,211 57
All other expenditures.....	37,942 81
Total expenditures.....	\$540,988 73

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$89,081,174 00
Premiums received thereon.....	1,012,460 34
Total risks in force Dec. 31, 1892.....	\$64,093,505 00
Total premiums received from commencement to date.....	\$5,139,174 35
Total losses paid from commencement to date.....	3,091,291 33
Excess of premiums over losses.....	\$2,047,883 02

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$989,364 07
Premiums received.....	23,125 58
Losses paid.....	13,923 40
Losses incurred.....	16,986 66
Expense.....	6,012 65
Taxes	63 78

UNITED STATES BRANCH
OF THE
LONDON ASSURANCE CORPORATION
OF
LONDON, ENGLAND.

(Organized in 1720.)

GEO. W. CAMPBELL, Governor.

CHARLES L. CASE, Manager.

Principal office in the United States, 11 Pine Street, New York, N. Y.

I. ASSETS.

Market value of bonds and stocks.....	\$1,920,432 50
Cash on hand and in bank.....	231,776 89
Premiums in course of collection.....	230,445 30
All other assets.....	20,138 28
Total admitted assets.....	\$2,402,792 97

II. LIABILITIES.

Unpaid losses.....	\$ 175,608 34
Unearned premiums.....	967,159 38
Amount reclaimable on perpetual policies.....	174 80
All other liabilities.....	40,744 01
Total liabilities.....	\$1,183,686 53
Net surplus.....	\$1,219,106 44

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$1,737,537 66
Received from interest and dividends.....	74,924 13
Total income.....	\$1,812,461 79
Excess of income over expenditures.....	\$195,613 86

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$1,111,305 27
Commissions and brokerage.....	279,750 38
Salaries of officers and employes.....	106,305 81
Taxes.....	33,355 76
All other expenditures.....	86,130 71
Total expenditures.....	\$1,616,847 93

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$153,415,605 00
Premiums received thereon.....	1,407,951 18
Marine and inland risks written in 1892.....	\$114,398 166 00
Premiums received thereon.....	773,603 80
Total risks in force Dec. 31, 1892.....	\$195,404,541 00
Total premiums received from commencement to date.....	\$15,660,480 00
Total losses paid from commencement to date.....	9,140,124 00
Excess of premiums over losses.....	\$6,520,356 00

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$522,485 00
Premiums received.....	8,852 42
Losses paid.....	3,195 41
Losses incurred.....	3,101 22
Expense.....	2,232 33
Taxes.....	68 49

LUMBERMEN'S INSURANCE COMPANY.

Principal office.....Philadelphia, Pennsylvania.

(Organized in 1873.)

LEWIS DAVIS, President.

OLIVER H. HILL, Secretary.

CASH CAPITAL, \$250,000.

I. ASSETS.

Value of real estate owned.....	\$ 69,050 00
Loans secured by mortgages on real estate.....	387,760 00
Interest due on said mortgage loans.....	7,192 62
Market value of bonds and stocks.....	364,301 25
Loans secured by bonds and stocks as collateral.....	54,000 00
Cash on hand and in bank.....	16,180 92
Premiums in course of collection.....	18,143 86
All other assets.....	2,046 05
Total admitted assets.....	\$918,674 70

II. LIABILITIES.

Capital stock paid up.....	\$250,000 00
Unpaid losses.....	20,090 34
Unearned premiums.....	103,742 76
Amount reclaimable on perpetual policies.....	225,115 79
All other liabilities.....	2,550 00
Total liabilities.....	\$601,498 89
Net surplus.....	\$317,175 81

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$143,466 82
Received from interest and dividends.....	43,850 58
Received from rents and all other sources.....	2,681 97
Total income.....	\$189,999 37
Excess of income over expenditures.....	\$48,214 38

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$ 68,138 30
Paid dividends.....	20,000 00
Commissions and brokerage.....	30,205 21
Paid salaries of officers and employes.....	11,419 50
Taxes.....	4,026 66
All other expenditures.....	7,995 32
Total expenditures.....	\$141,784 99

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$18,091,830 00
Premiums received thereon.....	181,398 68
Total risks in force Dec. 31, 1892.....	\$18,200,896 00
Perpetual risks (not included above).....	\$9,124,289 00
Premiums received thereon.....	250,128 65
Total premiums received from commencement to date.....	\$1,341,661 82
Total losses paid from commencement to date.....	696,481 30
Excess of premiums over losses.....	\$645,180 52

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$137,015 00
Premiums received.....	1,672 90
Losses paid.....	1,069 46
Losses incurred.....	1,094 46
Expense.....	608 03

UNITED STATES BRANCH
OF THE
MANCHESTER FIRE ASSURANCE COMPANY

OF
MANCHESTER, ENGLAND.

(Organized in 1824.)

W. W. DUDLEY, Manager, Chicago, Illinois.

I. ASSETS.

Loans secured by mortgages on real estate.....	\$ 50,000 00
Market value of bonds and stocks.....	1,385,630 63
Cash on hand and in bank.....	34,527 59
Premiums in course of collection.....	304,697 32
All other assets.....	7,993 25
Total admitted assets.....	<u>\$1,782,848 79</u>

II. LIABILITIES.

Unpaid losses.....	\$ 221,568 00
Unearned premiums.....	987,134 10
All other liabilities.....	58,261 19
Total liabilities.....	<u>\$1,266,963 29</u>
Surplus.....	\$515,885 50

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$1,476,586 94
Received from interest and dividends.....	36,765 00
Total income.....	<u>\$1,513,351 94</u>
Excess of income over expenditures.....	\$235,758 47

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$ 758,101 54
Commissions and brokerage.....	312,985 81
Paid salaries of officers and employes.....	65,760 36
Taxes.....	28,805 05
All other expenditures.....	111,940 71
Total expenditures.....	<u>\$1,277,593 47</u>

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$154,799,402 77
Premiums received thereon.....	2,002,658 15
Total risks in force Dec. 31, 1892.....	<u>\$132,199,095 24</u>
Total premiums received from commencement to date.....	\$3,446,562 52
Total losses paid from commencement to date.....	1,536,656 17
Excess of premiums over losses.....	<u>\$1,909,906 35</u>

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$1,500,431 27
Premiums received.....	27,684 38
Losses paid.....	10,140 30
Losses incurred.....	8,392 38
Expense.....	6,901 09
Taxes.....	212 85

MERCANTILE FIRE AND MARINE.

Principal office.....Boston, Massachusetts.

(Organized in 1823.)

GEO. R. ROGERS, President.

JAMES SIMPSON, Secretary.

CASH CAPITAL, \$400,000.

1. ASSETS.

Loans secured by mortgages on real estate.....	\$ 79,500 00
Interest due on said mortgage loans.....	444 58
Market value of bonds and stocks.....	501,302 00
Cash on hand and in bank.....	31,644 94
Premiums in course of collection.....	27,337 16
All other assets.....	5,337 74
Total admitted assets.....	\$645,566 42

II. LIABILITIES.

Capital stock paid up.....	\$400,000 00
Unpaid losses.....	19,498 00
Unearned premiums.....	145,193 90
All other liabilities.....	9,099 28
Total liabilities including capital.....	\$573,791 18
Net surplus.....	\$71,775 24

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$218,194 50
Received from interest and dividends.....	27,404 50
Received from all other sources.....	76 00
Total income.....	\$245,675 00
Excess of income over expenditures.....	\$11,806 22

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$109,067 37
Paid dividends.....	32,064 00
Commissions and brokerage.....	48,569 08
Paid salaries of officers and employes.....	15,566 00
Taxes.....	4,646 37
All other expenditures.....	23,955 96
Total expenditures.....	\$233,868 78

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$25,134,274 00
Premiums received thereon.....	268,632 25
Marine and inland risks written in 1892.....	\$965,500 00
Premiums received thereon.....	9,413 92
Total risks in force Dec. 31, 1892.....	\$24,951,270 00
Total premiums received from commencement to date.....	\$7,443,649 00
Total losses paid from commencement to date.....	5,322,161 00
Excess of premiums over losses.....	\$2,121,488 00

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$500,319 00
Premiums received.....	5,015 75
Losses paid.....	989 39
Losses incurred.....	989 39
Expense.....	11 33
Taxes.....	78 98

MICHIGAN FIRE AND MARINE.

Principal office.....Detroit, Michigan.

(Organized in 1881.)

D. WHITNEY, JR., President.

F. H. WHITNEY, Secretary.

CASH CAPITAL, \$400,000.

I. ASSETS.

Value of real estate owned.....	\$ 29,422 81
Loans secured by mortgages on real estate.....	612,807 91
Interest due on said mortgage loans.....	19,023 61
Market value of bonds and stocks.....	64,625 00
Cash on hand and in bank.....	32,831 43
Premiums in course of collection.....	86,583 48
All other assets.....	11,609 61
Total admitted assets.....	\$856,903 85

II. LIABILITIES.

Capital stock paid up.....	\$400,000 00
Unpaid losses.....	35,385 62
Unearned premiums.....	294,713 44
All other liabilities.....	8,234 28
Total liabilities including capital.....	\$738,333 34
Net surplus.....	\$118,570 51

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$545,180 84
Received from interest and dividends.....	44,504 82
Received from rents and all other sources.....	4,076 05
Total income.....	\$593,761 71

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$410,613 20
Paid dividends.....	32,000 00
Commissions and brokerage.....	107,089 36
Paid salaries of officers and employees.....	15,491 75
Taxes.....	14,682 81
All other expenditures.....	59,763 11
Total expenditures.....	\$639,640 23
Excess of expenditures over income.....	\$45,878 52

V MISCELLANEOUS.

Fire risks written in 1892.....	\$47,876,532 00
Premiums received thereon.....	615,119 65
Marine and inland risks written in 1892.....	\$5,644,921 00
Premiums received thereon.....	100,481 77
Total risks in force Dec. 31, 1892.....	\$43,351,405 00
Total premiums received from commencement to date.....	\$3,707,666 21
Total losses paid from commencement to date.....	1,975,391 81
Excess of premiums over losses.....	\$1,732,274 40

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$660,176 36
Premiums received.....	13,114 03
Losses paid.....	9,788 26
Losses incurred.....	10,445 56
Expense.....	4,678 80

THE MERCHANTS' INSURANCE COMPANY.

Principal office.....Newark, New Jersey.

(Organized in 1858.)

HENRY POWLES, President

J. R. MULLIKIN, Secretary.

CASH CAPITAL, \$400,000.

I. ASSETS.

Value of real estate owned.....	\$ 292,948 25
Loans secured by mortgages on real estate.....	390,473 00
Interest due on said mortgage loans.....	7,610 47
Market value of bonds and stocks.....	646,742 50
Cash on hand and in bank.....	52,362 42
Premiums in course of collection.....	149,988 54
All other assets.....	6,422 05
Total admitted assets.....	\$1,546,547 23

II. LIABILITIES.

Capital stock paid up.....	\$ 400,000 00
Unpaid losses.....	190,179 20
Unearned premiums.....	701,849 48
Amount reclaimable on perpetual policies.....	418 00
All other liabilities.....	48,732 41
Total liabilities including capital.....	\$1,341,179 09
Net surplus.....	\$205,368 14

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$ 960,849 54
Received from interest and dividends.....	51,400 94
Received from rents and all other sources.....	23,907 89
Total income.....	\$1,036,158 37

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$ 700,786 58
Paid dividends.....	40,000 00
Commissions and brokerage.....	181,752 44
Salaries of officers and employes.....	41,617 00
Taxes.....	23,500 36
All other expenditures.....	97,262 16
Total expenditures.....	\$1,084,918 54

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$96,250,782 00
Premiums received thereon.....	1,123,890 12
Total risks in force Dec. 31, 1892.....	\$119,227,550 00
Total premiums received from commencement to date.....	\$11,832,463 95
Total losses paid from commencement to date.....	6,493,312 07
Excess of premiums over losses.....	\$5,339,149 88

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$698,691 43
Premiums received.....	10,666 66
Losses paid.....	6,649 89
Losses incurred.....	5,584 86
Expense.....	1,872 84
Taxes.....	42 88

MANUFACTURERS AND BUILDERS FIRE INSURANCE COMPANY.

Principal office.....152 Broadway, New York, N. Y.

(Organized in 1870.)

WILLIAM WOOD, President.

J. J. NESTELL, Secretary.

CASH CAPITAL, \$200,000.

I. ASSETS.

Loans secured by mortgages on real estate.....	\$ 30,000 00
Interest due on said mortgage loans.....	402 78
Market value of bonds and stocks.....	214,178 70
Cash on hand and in bank.....	16,534 17
Premiums in course of collection.....	39,185 25
All other assets.....	1,499 98
Total admitted assets.....	\$301,800 88

II. LIABILITIES.

Capital stock paid up.....	\$200,000 00
Unpaid losses.....	49,951 51
All other liabilities.....	11,316 85
Total liabilities.....	\$261,268 36
Net surplus.....	\$40,532 52

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$156,672 26
Received from interest and dividends.....	17,808 92
Received from rents and all other sources.....	6,116 56
Total income.....	\$180,597 74

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$221,130 26
Paid dividends.....	9,105 00
Commissions and brokerage.....	59,624 33
Salaries of officers and employes.....	20,458 86
Taxes.....	7,203 94
All other expenditures.....	23,713 13
Total expenditures.....	\$341,235 52
Excess of expenditures over income.....	\$160,637 78

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$36,139,503 00
Premiums received thereon.....	311,560 02
Total risks in force Dec. 31, 1892.....	\$48,507 266 00
Total premiums received from commencement to date.....	\$3,533,485 26
Total losses paid from commencement to date.....	1,599,738 85
Excess of premiums over losses.....	\$1,933,746 41

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$124,426 00
Premiums received.....	1,991 11
Losses paid.....	4,123 24
Losses incurred.....	1,439 59
Expense.....	35 86

MANUFACTURERS AND MERCHANTS INSURANCE COMPANY.

Principal office.....Pittsburgh, Pennsylvania.

(Organized in 1865.)

CHAS. W. BATCHELOR, President.

WILLIAM T. ADAIR, Secretary.

CASH CAPITAL, \$250,000.

I. ASSETS.

Value of real estate owned.....	\$ 45,000 00
Loans secured by mortgages on real estate.....	223,743 65
Interest due on said mortgage loans.....	3,080 37
Market value of bonds and stocks.....	81,025 00
Loans secured by bonds and stocks as collateral.....	9,600 00
Cash on hand and in bank.....	28,567 46
Premiums in course of collection.....	22,584 82
All other assets.....	1,871 32
Total admitted assets.....	\$415,472 62

II. LIABILITIES.

Capital stock paid up.....	\$250,000 00
Unpaid losses.....	18,849 86
Unearned premiums.....	89,761 58
All other liabilities.....	3,358 81
Total liabilities, including capital.....	\$361,970 25
Net surplus.....	\$53,502 37

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$141,363 57
Received from interest and dividends.....	16,513 90
Received from rents and all other sources.....	1,094 71
Total income.....	\$158,972 18
Excess of income over expenditures.....	\$28,732 70

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$ 64,232 23
Paid dividends.....	15,000 00
Commissions and brokerage.....	33,739 47
Salaries of officers and employes.....	8,325 00
Taxes.....	2,633 50
All other expenditures.....	6,309 28
Total expenditures.....	\$130,239 48

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$17,303,475 00
Premiums received thereon.....	200,608 36
Marine and inland risks written in 1892.....	\$1,068,768 00
Premiums received thereon.....	2,896 58
Total risks in force Dec. 31, 1892.....	\$14,469,072 00
Total premiums received from commencement to date.....	\$2,193,159 40
Total losses paid from commencement to date.....	\$51,011 04
Excess of premiums over losses.....	\$1,242,148 36

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$135,706 67
Premiums received.....	1,289 89
Losses paid.....	356 33
Losses incurred.....	356 33
Expense.....	425 66
Taxes.....	10 16

MECHANICS INSURANCE COMPANY.

Principal office.....Philadelphia, Pennsylvania.

(Organized in 1854.)

CHAS. J. GALLAGHER, President.

SIMON J. MARTIN, Secretary.

CASH CAPITAL. \$250,000.

I. ASSETS.

Value of real estate owned.....	\$ 81,000 00
Loans secured by mortgages on real estate.....	304,135 00
Interest due on said mortgage loans.....	3,345 38
Market value of bonds and stocks.....	262,860 00
Loans secured by bonds and stocks as collateral.....	34,200 00
Cash on hand and in bank.....	22,290 49
Premiums in course of collection.....	32,221 50
All other assets.....	1,141 59
Total admitted assets.....	\$741,193 96

II. LIABILITIES.

Capital stock paid up.....	\$250,000 00
Unpaid losses.....	24,500 00
Unearned premiums.....	130,946 28
Amount reclaimable on perpetual policies.....	197,097 14
All other liabilities.....	12,113 00
Total liabilities including capital.....	\$614,656 42
Net surplus.....	\$126,537 54

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$214,372 14
Received from interest and dividends.....	29,482 81
Received from rents and all other sources.....	4,108 92
Total income.....	\$247,963 87
Excess of income over expenditures.....	\$7,554 64

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$140,117 65
Paid dividends.....	20,100 00
Commissions and brokerage.....	53,827 61
Salaries of officers and employes.....	10,990 40
Taxes.....	4,826 86
All other expenditures.....	10,546 71
Total expenditures.....	\$240,409 23

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$27,961,862 00
Premiums received thereon.....	260,147 36
Total risks in force Dec. 31, 1892.....	\$25,445,084 00
Perpetual risks (not included above).....	\$9,709,456 00
Premiums received thereon.....	216,127 15
Total premiums received from commencement to date.....	\$1,859,778 95
Total losses paid from commencement to date.....	974,582 87
Excess of premiums over losses.....	\$885,196 08

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$240,298 00
Premiums received.....	3,552 89
Losses paid.....	1,310 16
Losses incurred.....	1,122 26
Expense.....	1,172 45
Taxes.....	21 40

MERCHANTS INSURANCE COMPANY IN PROVIDENCE

Principal office.....Providence, Rhode Island.

(Organized in 1851.)

W. T. BARTON, President.

W. P. GOODWIN, Secretary.

CASH CAPITAL, \$200,000.

I. ASSETS.

Loans secured by mortgages on real estate.....	\$101,700 00
Interest due on said mortgage loans.....	1,352 80
Market value of bonds and stocks.....	298,647 00
Loans secured by bonds and stocks as collateral.....	7,575 00
Cash on hand and in bank.....	31,448 84
Premiums in course of collection.....	19,098 31
All other assets.....	21,631 58
Total admitted assets.....	\$481,453 53

II. LIABILITIES.

Capital stock paid up.....	\$200,000 00
Unpaid losses.....	41,239 79
Unearned premiums.....	190,383 07
All other liabilities.....	3,819 60
Total liabilities, including capital.....	\$435,442 46
Net surplus.....	\$46,011 07

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$292,908 15
Received from interest and dividends.....	21,367 61
Total income.....	\$314,275 76

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$220,770 53
Paid dividends.....	6,000 00
Commissions and brokerage.....	57,101 76
Salaries of officers and employes.....	39,907 81
Taxes.....	8,440 13
All other expenditures.....	283 33
Total expenditures.....	\$332,503 56
Excess of expenditures over income.....	\$18,227 80

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$30,178,088 00
Premiums received thereon.....	346,826 65
Total risks in force Dec. 31, 1892.....	\$31,713,207 00
Total premiums received from commencement to date.....	\$6,972,104 75
Total losses paid from commencement to date.....	4,705,444 69
Excess of premiums over losses.....	\$2,266,660 06

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$201,052 00
Premiums received.....	2,673 07
Losses paid.....	1,490 75
Losses incurred.....	700 75
Expense.....	530 46
Taxes.....	13 03

MILWAUKEE MECHANICS INSURANCE COMPANY.

Principal office.....Milwaukee, Wisconsin.

(Organized in 1852.)

CHRISTIAN PREUSSER, President.

ADOLF J. CRAMER, Secretary.

CASH CAPITAL, \$200,000.

I. ASSETS.

Value of real estate owned.....	\$ 45,000 00
Loans secured by mortgages on real estate.....	963,631 48
Interest due on said mortgage loans.....	19,213 00
Market value of bonds and stocks.....	668,317 00
Cash on hand and in bank.....	175,956 43
Premiums in course of collection.....	77,172 44
All other assets.....	5,706 00
Total admitted assets.....	\$1,954,996 35

II. LIABILITIES.

Capital stock paid up.....	\$ 200,000 00
Unpaid losses.....	63,425 38
Unearned premiums.....	610,335 93
All other liabilities.....	15,434 49
Total liabilities including capital.....	\$ 889,195 80
Net surplus.....	\$1,065,800 55

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$769,234 00
Received from interest and dividends.....	86,945 25
Received from rents and all other sources.....	1,598 77
Total income.....	\$857,778 02
Excess of income over expenditures.....	\$58,577 83

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$438,327 51
Paid dividends.....	60,000 00
Commissions and brokerage.....	188,534 80
Salaries of officers and employees.....	46,799 33
Taxes.....	23,923 09
All other expenditures.....	41,615 46
Total expenditures.....	\$799,200 19

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$65,641,589 00
Premiums received thereon.....	783,802 84
Total risks in force Dec. 31, 1892.....	\$91,285,938 00
Total premiums received from commencement to date.....	\$8,638,655 60
Total losses paid from commencement to date.....	4,166,008 41
Excess of premiums over losses.....	\$4,472,649 19

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$951,424 00
Premiums received.....	13,991 42
Losses paid.....	4,025 70
Losses incurred.....	1,525 70
Expense.....	4,896 99
Taxes.....	101 37

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NATIONAL FIRE INSURANCE COMPANY.

Principal office 118 Asylum St., Hartford, Connecticut.

(Organized in 1871.)

JAMES NICHOLS, President.

E. G. RICHARDS, Secretary.

CASH CAPITAL, \$1,000,000.

I. ASSETS.

Value of real estate owned.....	\$ 113,989 00
Loans secured by mortgages on real estate.....	640,500 00
Interest due on said mortgage loans.....	13,178 22
Market value of bonds and stocks.....	1,840,154 00
Loans secured by bonds and stocks as collateral.....	450 00
Cash on hand and in bank.....	204,253 94
Premiums in course of collection.....	339,261 26
All other assets.....	1,667 65
Total admitted assets.....	\$3,153,454 07

II. LIABILITIES.

Capital stock paid up.....	\$1,000,000 00
Unpaid losses.....	175,370 63
Unearned premiums.....	1,406,936 11
All other liabilities.....	83,254 59
Total liabilities including capital.....	\$2,665,561 33
Net surplus.....	\$487,892 74

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$2,012,515 26
Received from interest and dividends.....	137,120 01
Received from rents and all other sources.....	1,432 03
Total income.....	\$2,151,067 30
Excess of income over expenditures.....	\$239,541 97

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$1,074,975 33
Paid dividends.....	100,000 00
Commissions and brokerage.....	348,349 69
Salaries of officers and employees.....	155,563 04
Taxes.....	60,285 67
All other expenditures.....	172,351 60
Total expenditures.....	\$1,911,525 33

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$231,325,231 00
Premiums received thereon.....	2,547,311 90
Total risks in force Dec. 31, 1892.....	\$222,267,452 00
Total premiums received from commencement to date.....	\$13,102,092 89
Total losses paid from commencement to date.....	6,681,575 31
Excess of premiums over losses.....	\$6,420,517 58

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$1,736,442 00
Premiums received.....	33,495 09
Losses paid.....	22,961 58
Losses incurred.....	20,482 11
Expense.....	9,579 51
Taxes.....	19 08

UNITED STATES BRANCH
OF THE
NORTHERN ASSURANCE COMPANY OF LONDON.

(Organized in 1836.)

Principal Offices in the United States	{ 38 Pine St., New York, GEO. W. BABB, Jr., Mg'r.
	226 La Salle St., Chicago, WM. D. CROOKE, Mg'r.
	27 Kilby St., Boston, HOWARD S. WHEELOCK, Mg'r.
	69 W. 3d. St., Cincinnati, WARREN F. GOODWIN, Manager.
	441 California St., San Francisco, GEO. F. GRANT, Manager.

JAMES VALENTINE, General Manager.

I. ASSETS.

Value of real estate owned.....	\$ 114,544 44
Market value of bonds and stocks.....	1,250,148 12
Cash on hand and in bank.....	64,911 79
Premiums in course of collection.....	208,349 32
All other assets.....	15,279 02
Total admitted assets.....	\$1,653,232 69

II. LIABILITIES.

Unpaid losses.....	\$ 158,055 48
Unearned premiums.....	954,864 73
All other liabilities.....	42,398 06
Total liabilities.....	\$1,155,318 27
Net surplus.....	\$497,914 42

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$1,219,972 85
Received from interest and dividends.....	42,960 36
Total income.....	\$1,262,933 21

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$ 883,819 21
Commissions and brokerage.....	196,286 16
Salaries of officers and employes.....	80,947 89
Taxes.....	34,063 08
All other expenditures.....	113,721 43
Total expenditures.....	\$1,308,837 77
Excess of expenditures over income.....	\$45,904 56

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$142,933,785 00
Premiums received thereon.....	1,585,274 23
Total risks in force Dec. 31, 1892.....	\$161,722,363 00
Total premiums received from commencement to date.....	\$12,474,349 72
Total losses paid from commencement to date.....	7,775,491 61
Excess of premiums over losses.....	\$4,698,858 11

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$1,037,972 61
Premiums received.....	18,116 80
Losses paid.....	3,776 18
Losses incurred.....	3,274 98
Expense.....	3,986 65
Taxes.....	207 07

UNITED STATES BRANCH
OF THE
NORTH BRITISH AND MERCANTILE INSURANCE
COMPANY

OF
LONDON AND EDINBURGH.

(Organized in 1809.)

SAMUEL P. BLAGDEN, Manager United States Branch.

E. T. CAMPBELL, General Agent of the United States Branch.

H. M. JACKSON, Secretary of the United States Branch.
54 Williams Street, New York City.

I. ASSETS.

Value of real estate owned.....	\$ 455,360 84
Market value of bonds and stocks.....	2,412,961 00
Cash on hand and in bank.....	112,849 73
Premiums in course of collection.....	397,022 36
All other assets.....	64,810 62
Total admitted assets.....	\$3,453,004 55

II. LIABILITIES.

Unpaid losses.....	\$ 339,961 54
Unearned premiums.....	1,878,055 70
All other liabilities.....	88,641 60
Total liabilities.....	\$2,306,658 84
Net surplus.....	\$1,146,345 71

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$2,369,177 58
Received from interest and dividends.....	129,271 61
Received from all other sources.....	3,044 90
Total income.....	\$2,501,494 09
Excess of income over expenditures.....	\$79,652 52

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$1,648,090 97
Commissions and brokerage.....	360,005 01
Salaries of officers and employes.....	238,395 84
Taxes.....	57,622 30
All other expenditures.....	117,727 45
Total expenditures.....	\$2,421,841 57

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$287,794,703 00
Premiums received thereon.....	2,958,020 93
Total risks in force Dec. 31, 1892.....	\$333,102,466 00
Total premiums received from commencement to date.....	\$39,650,692 87
Total losses paid from commencement to date.....	25,148,670 43
Excess of premiums over losses.....	\$14,502,022 44

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$1,582,104 00
Premiums received.....	26,417 16
Losses paid.....	8,663 22
Losses incurred.....	8,855 72
Expense.....	7,925 10
Taxes.....	188 78

UNITED STATES BRANCH
OF THE
NORWICH UNION FIRE INSURANCE SOCIETY
OF
NORWICH, ENGLAND.

(Organized in 1797.)

J. MONTGOMERY HARE, Resident Manager, 59 and 61 Wall Street, New York City.

I. ASSETS.

Loans secured by mortgages on real estate.....	\$ 40,000 00
Interest due on said mortgage loans.....	150 00
Market value of bonds and stocks.....	1,517,330 00
Cash on hand and in bank.....	212,965 12
Premiums in course of collection.....	87,408 02
All other assets.....	24 37
Total admitted assets.....	\$1,857,877 51

II. LIABILITIES.

Unpaid losses.....	\$ 163,897 39
Unearned premiums.....	1,115,762 95
All other liabilities.....	18,553 47
Total liabilities.....	\$1,298,213 81
Net surplus.....	\$559,663 70

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$1,567,670 66
Received from interest and dividends.....	64,143 92
Total income.....	\$1,631,814 58
Excess of income over expenditures.....	\$110,153 67

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$1,012,613 65
Commissions and brokerage.....	262,806 71
Salaries of officers and employes.....	117,087 43
Taxes.....	18,275 60
All other expenditures.....	110,877 52
Total expenditures.....	\$1,521,660 91

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$186,014,300 00
Premiums received thereon.....	1,935,378 54
Total risks in force Dec. 31, 1892.....	\$205,173,777 00
Total premiums received from commencement to date.....	\$11,741,502 73
Total losses paid from commencement to date.....	6,705,922 03
Excess of premiums over losses.....	\$5,035,580 70

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$1,448,410 00
Premiums received.....	27,051 04
Losses paid.....	21,664 60
Losses incurred.....	20,956 40
Expense.....	6,002 09

UNITED STATES BRANCH
OF THE
NATIONAL ASSURANCE COMPANY
OF
DUBLIN, IRELAND.
(Incorporated in 1822.)
GILBERT PALACHE, United States Manager, San Francisco, California.

I. ASSETS.

Market value of bonds and stocks.....	\$237,473 56
Cash on hand and in bank.....	5,000 00
Premiums in course of collection	24,994 92
Total admitted assets.....	<u>\$267,468 48</u>

II. LIABILITIES.

Unpaid losses.....	\$ 1,907 92
Unearned premiums.....	56,642 30
All other liabilities.....	3,719 00
Total liabilities.....	<u>\$62,269 22</u>
Net surplus.....	<u>\$205,199 26</u>

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$90,974 39
Total income.....	<u>\$90,974 39</u>
Excess of income over expenditures.....	<u>\$19,408 82</u>

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$40,814 22
Commissions and brokerage.....	30,381 20
All other expenditures.....	370 15
Total expenditures.....	<u>\$71,565 57</u>

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$7,552,529 00
Premiums received thereon.....	139,164 41
Total risks in force Dec. 31, 1892.....	<u>\$6,252,823 00</u>
Total premiums received from commencement to date.....	\$14,052,412 00
Total losses paid from commencement to date,	9,394,082 00
Excess of premiums over losses.....	<u>\$4,658,330 00</u>

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$601,886 00
Premiums received.....	12,744 40
Losses paid.....	7,495 47
Losses incurred.....	7,495 47
Expense.....	3,528 90
Taxes	34 40

NEW HAMPSHIRE FIRE INSURANCE COMPANY.

Principal office.....Manchester, New Hampshire.

(Organized in 1869.)

JAMES A. WESTON, President.

JOHN C. FRENCH, Secretary.

CASH CAPITAL, \$700,000.

I. ASSETS.

Value of real estate owned.....	\$ 7,500 00
Loans secured by mortgages on real estate	553,096 86
Market value of bonds and stocks.....	1,134,635 47
Loans secured by bonds and stocks as collateral.....	61,400 00
Cash on hand and in bank.....	99,046 83
Premiums in course of collection.....	110,866 17
All other assets.....	19,275 00
Total admitted assets.....	\$1,985,821 33

II. LIABILITIES.

Capital stock paid up.....	\$ 700,000 00
Unpaid losses.....	117,446 21
Unearned premiums.....	716,534 14
All other liabilities.....	22,173 23
Total liabilities, including capital.....	\$1,556,153 58
Net surplus.....	\$429,667 75

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$886,182 16
Received from interest and dividends.....	96,300 13
Total income.....	\$982,482 29
Excess of income over expenditures.....	\$105,248 23

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$523,501 69
Paid dividends.....	56,000 00
Commissions and brokerage.....	186,193 88
Salaries of officers and employes.....	41,754 95
Taxes.....	24,502 66
All other expenditures.....	45,280 88
Total expenditures.....	\$877,234 06

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$92,097,829 00
Premiums received thereon.....	1,092,419 02
Total risks in force Dec. 31, 1892.....	\$104,103,919 00
Total premiums received from commencement to date.....	\$9,337,978 11
Total losses paid from commencement to date.....	4,836,512 31
Excess of premiums over losses.....	\$4,501,165 80

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$943,237 00
Premiums received.....	13,305 09
Losses paid.....	7,626 43
Losses incurred.....	7,914 32
Expense.....	1,332 49
Taxes.....	86 92

ELEVENTH ANNUAL REPORT OF
NEWARK FIRE INSURANCE COMPANY.

Principal office.....Newark, New Jersey.

(Organized in 1810.)

JOHN J. HENRY, President.

FRANK T. McBRIDE, Secretary.

CASH CAPITAL, \$250,000.

I. ASSETS.

Value of real estate owned.....	\$ 53,000 00
Loans secured by mortgages on real estate.....	308,850 00
Interest due on said mortgage loans.....	4,480 94
Market value of bonds and stocks.....	240,339 25
Loans secured by bonds and stocks as collateral.....	3,000 00
Cash on hand and in bank.....	23,690 22
Premiums in course of collection.....	20,581 56
All other assets.....	3,085 59
Total admitted assets.....	\$657,027 56

II. LIABILITIES.

Capital stock paid up.....	\$250,000 00
Unpaid losses.....	18,242 52
Unearned premiums.....	147,907 61
All other liabilities.....	12,389 75
Total liabilities including capital.....	\$428,539 88
Net surplus.....	\$228,487 68

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$197,342 46
Received from interest and dividends.....	28,959 80
Received from rents and all other sources.....	7,025 25
Total income.....	\$233,328 51

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$155,626 50
Paid dividends.....	36,497 35
Commissions and brokerage.....	38,748 02
Salaries of officers and employes.....	19,567 44
Taxes.....	9,027 67
All other expenditures.....	13,136 52
Total expenditures.....	\$272,603 50
Excess of expenditures over income.....	\$39,274 99

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$25,640,768 00
Premiums received thereon.....	239,371 27
Total risks in force Dec. 31, 1892.....	\$30,896,220 00
Total premiums received from commencement to date.....	\$4,320,549 89
Total losses paid from commencement to date.....	2,033,591 64
Excess of premiums over losses.....	\$2,286,958 25

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$130,010 00
Premiums received.....	1,918 72
Losses paid.....	2,473 90
Losses incurred.....	675 60
Expense.....	803 33

NIAGARA FIRE INSURANCE COMPANY.

Principal office.....135, 137 Broadway, New York City.

(Organized in 1850.)

PETER NOTMAN, President.

GEO. C. HOWE, Secretary.

CASH CAPITAL, \$500,000.

I. ASSETS.

Value of real estate owned.....	\$ 778,000 00
Loans secured by mortgages on real estate	33,900 00
Interest due on said mortgage loans.....	798 75
Market value of bonds and stocks.....	926,995 00
Loans secured by bonds and stocks as collateral.....	3,250 00
Cash on hand and in bank.....	170,419 94
Premiums in course of collection.....	254,827 62
All other assets.....	22,001 11
Total admitted assets.....	\$2,190,192 42

II. LIABILITIES.

Capital stock paid up.....	\$ 500,000 00
Unpaid losses.....	236,687 92
Unearned premiums.....	973,123 62
All other liabilities.....	67,220 84
Total liabilities,	\$1,777,032 38
Net surplus.....	\$413,160 04

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$ 964,779 70
Received from interest and dividends.....	56,902 61
Received from rents and all other sources.....	25,753 81
Total income.....	\$1,047,436 12

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$1,187,192 98
Paid dividends.....	50,027 50
Commissions and brokerage.....	65,181 88
Salaries of officers and employees.....	139,758 29
Taxes.....	50,233 17
All other expenditures.....	150,327 12
Total expenditures.....	\$1,642,720 94
Excess of expenditures over income.....	\$595,284 82

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$216,533,068 00
Premiums received thereon.....	2,154,420 70
Marine and inland risks written in 1892.....	\$1,976,757 00
Premiums received thereon.....	51,732 80
Total risks in force Dec. 31, 1892.....	\$197,724,624 00
Total premiums received from commencement to date.....	\$32,088,796 02
Total losses paid from commencement to date.....	17,356,085 78
Excess of premiums over losses.....	\$14,732,710 24

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$1,453,648 00
Premiums received.....	27,160 50
Losses paid.....	9,233 57
Losses incurred.....	8,915 60
Expense.....	6,230 08
Taxes.....	237 37

NEW ZEALAND INSURANCE COMPANY.

Principal office.....Auckland, New Zealand.

(Organized in 1859.)

JOHN LOGAN CAMPBELL, Chairman. THOMAS JAMES BRASSEY, Manager.

CASH CAPITAL, \$1,000,000.

I. ASSETS.

Value of real estate owned.....	\$1,560,185 00
Loans secured by mortgages on real estate	248,426 00
Market value of bonds and stocks.....	282,997 00
Loans at call and short periods.....	212,573 00
Cash on hand and in bank.....	312,245 00
Bills receivable not matured taken for fire, marine and inland risks.....	48,383 00
All other assets.....	12,410 00
Total admitted assets.....	\$2,677,219 00

II. LIABILITIES.

Capital stock paid up.....	\$1,000,000 00
Unpaid losses.....	222,175 00
Unearned premiums.....	593,185 00
All other liabilities.....	75,866 00
Total liabilities, including capital.....	\$1,891,226 00
Net surplus.....	\$785,993 00

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$1,426,500 00
Received from interest and dividends.....	26,115 00
Received from rents and all other sources.....	52,387 00
Total income.....	\$1,505,002 00
Excess of income over expenditures.....	\$140,710 00

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$ 830,309 00
Paid dividends.....	125,000 00
Commissions and brokerage.....	49,100 00
Salaries of officers and employes.....	214,501 00
Taxes.....	11,673 00
All other expenditures.....	133,709 00
Total expenditures.....	\$1,364,292 00

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$179,877,640 00
Premiums received thereon.....	1,171,632 00
Marine and inland risks written in 1892.....	\$96,548,480 00
Premiums received thereon.....	745,395 00
Total risks in force Dec. 31, 1892.....	\$163,985,825 00
Total premiums received from commencement to date.....	\$23,105,610 00
Total losses paid from commencement to date.....	14,289,546 00
Excess of premiums over losses.....	\$8,816,064 00

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$2,767,997 54
Premiums received.....	51,292 67
Losses paid.....	14,553 76
Losses incurred.....	16,853 78
Expense	24,835 77
Taxes.....	238 06

NORTHWESTERN NATIONAL INSURANCE COMPANY.

Principal office.....Milwaukee, Wisconsin.

(Organized in 1869.)

ALFRED JAMES, President.

JOHN P. MCGREGOR, Secretary.

CASH CAPITAL, \$600,000.

I. ASSETS.

Loans secured by mortgages on real estate.....	\$ 501,300 00
Interest due on said mortgage loans.....	4,491 54
Market value of bonds and stocks.....	1,000,030 00
Cash on hand and in bank.....	123,939 55
Premiums in course of collection.....	81,363 25
All other assets.....	4,891 67
Total admitted assets.....	\$1,716,016 01

II. LIABILITIES.

Capital stock paid up.....	\$ 600,000 00
Unpaid losses.....	60,113 93
Unearned premiums.....	624,613 43
All other liabilities.....	25,734 58
Total liabilities including capital.....	\$1,310,461 94
Net surplus.....	\$405,554 07

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$650,692 32
Received from interest and dividends.....	73,996 93
Total income.....	\$724,689 25
Excess of income over expenditures.....	\$81,066 06

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$316,404 97
Paid dividends.....	60,000 00
Commissions and brokerage.....	131,029 94
Salaries of officers and employes.....	61,699 00
Taxes.....	15,981 81
All other expenditures.....	58,507 47
Total expenditures.....	\$643,623 19

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$68,122,950 00
Premiums received thereon.....	764,271 76
Marine and inland risks written in 1892.....	\$1,225 00
Premiums received thereon.....	53 95
Total risks in force Dec. 31, 1892.....	\$104,806,215 00
Total premiums received from commencement to date.....	\$10,124,286 32
Total losses paid from commencement to date.....	5,351,813 71
Excess of premiums over losses.....	\$4,772,472 61

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$987,436 00
Premiums received.....	11,954 83
Losses paid.....	2,677 31
Losses incurred.....	874 14
Expense.....	3,586 45
Taxes.....	113 92

OAKLAND HOME INSURANCE COMPANY.

Principal office..... ..Oakland, California.

(Organized in 1880.)

WILLIAM P. JONES, President.

WILLIAM F. BLOOD, Secretary.

CASH CAPITAL, \$200,000.

I. ASSETS.

Value of real estate owned.....	\$102,424 61
Loans secured by mortgages on real estate.....	155,235 00
Interest due on said mortgage loans.....	2,557 54
Market value of bonds and stocks.....	41,000 00
Cash on hand and in bank.....	90,351 38
Premiums in course of collection.....	179,954 58
All other assets.....	11,867 08
Total admitted assets.....	\$583,390 19

II. LIABILITIES.

Capital stock paid up.....	\$200,000 00
Unpaid losses.....	43,565 44
Unearned premiums.....	264,016 36
All other liabilities.....	9,956 19
Total liabilities including capital.....	\$517,537 99
Net surplus.....	\$65,852 20

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$612,657 26
Received from interest and dividends.....	12,966 57
Received from rents and all other sources.....	5,042 77
Total income.....	\$630,666 60
Excess of income over expenditures.....	\$11,990 99

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$366,448 54
Paid dividends.....	18,000 00
Commissions and brokerage.....	109,115 07
Paid salaries of officers and employes.....	51,751 82
Taxes.....	7,000 88
All other expenditures.....	66,359 30
Total expenditures.....	\$618,675 61

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$58,422,402 55
Premiums received thereon.....	907,092 38
Total risks in force Dec. 31, 1892.....	\$32,875,675 00
Total premiums received from commencement to date.....	\$3,362,507 21
Total losses paid from commencement to date.....	1,687,936 13
Excess of premiums over losses.....	\$1,674,571 08

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$342,402 04
Premiums received.....	7,689 29
Losses paid.....	5,164 89
Losses incurred.....	5,164 89
Expense.....	1,922 32
Taxes.....	12 04

ORIENT INSURANCE COMPANY.

Principal office..... 5 Haynes St., Hartford, Connecticut.

(Organized in 1867.)

CHAS. B. WHITING, President.

JAMES U. TAINTOR, Secretary.

CASH CAPITAL, \$1,000,000.

I. ASSETS.

Value of real estate owned.....	\$ 24,354 93
Loans secured by mortgages on real estate.....	224,769 78
Interest due on said mortgage loans.....	8,902 18
Market value of bonds and stocks.....	1,515,738 12
Loans secured by bonds and stocks as collateral.....	11,940 00
Cash on hand and in bank.....	125,520 44
Premiums in course of collection.....	259,778 69
All other assets.....	18,977 71
Total admitted assets.....	\$2,189,981 85

II. LIABILITIES,

Capital stock paid up.....	\$1,000,000 00
Unpaid losses.....	215,931 04
Unearned premiums.....	925,299 73
Total liabilities including capital.....	\$2,141,230 77
Net surplus.....	\$48,751 08

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$1,462,147 72
Received from interest and dividends.....	89,632 77
Received from rents and all other sources.....	481 64
Total income.....	\$1,552,262 13
Excess of income over expenditures.....	\$75,267 40

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$935,407 13
Paid dividends.....	60,000 00
Commissions and brokerage.....	288,892 91
Salaries of officers and employees.....	94,497 55
Taxes.....	27,919 75
All other expenditures.....	70,277 39
Total expenditures.....	\$1,476,994 73

V MISCELLANEOUS.

Fire risks written in 1892.....	\$139,584,852 00
Premiums received thereon.....	1,864,015 88
Marine and inland risks written in 1892.....	\$8,042,824 00
Premiums received thereon.....	96,938 91
Total risks in force Dec. 31, 1892.....	\$139,700,686 00
Total premiums received from commencement to date.....	\$11,380,191 11
Total losses paid from commencement to date.....	6,867,030 23
Excess of premiums over losses.....	\$4,513,160 88

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$951,138 00
Premiums received.....	10,931 65
Losses paid.....	1,755 21
Losses incurred.....	1,729 47
Expense.....	2,732 91
Taxes.....	128 87

UNITED STATES BRANCH.
OF THE
PALATINE INSURANCE COMPANY
OF
MANCHESTER, ENGLAND.
WILLIAM WOOD, Manager, 67, 69 William St., New York.

I. ASSETS.

Loans secured by mortgages on real estate.....	\$ 50,000 00
Interest due on said mortgage loans.....	200 00
Market value of bonds and stocks.....	727,238 00
Cash on hand and in bank.....	124,086 19
Premiums in course of collection.....	365,274 29
Total admitted assets.....	<u>\$1,266,798 48</u>

II. LIABILITIES.

Unpaid losses.....	\$ 55,502 14
Unearned premiums.....	570,118 28
All other liabilities.....	81,506 04
Total liabilities.....	<u>\$707,126 46</u>
Surplus.....	\$559,672 02

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$787,086 32
Received from interest and dividends.....	13,506 21
Total income.....	<u>\$800,592 53</u>
Excess of income over expenditures.....	\$316,554 43

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$282,474 64
Commissions and brokerage.....	105,964 13
Salaries of officers and employes.....	50,536 83
Taxes.....	1,545 27
All other expenditures.....	43,517 23
Total expenditures.....	<u>\$484,038 10</u>

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$116,377,502 00
Premiums received thereon.....	1,159,384 98
Total risks in force Dec. 31, 1892.....	<u>\$109,662,126 00</u>
Total premiums received from commencement to date.....	\$1,167,821 00
Total losses paid from commencement to date.....	442,645 00
Excess of premiums over losses.....	<u>\$725,176 00</u>

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$608,165 00
Premiums received.....	10,793 00
Losses paid.....	4,531 87
Losses incurred.....	8,492 87
Expense.....	2,400 00
Taxes.....	73 22

UNITED STATES BRANCH
OF
PHOENIX ASSURANCE COMPANY,
OF
LONDON, ENGLAND,
(Organized in 1782.)
A. D. IRVING, Manager, 67 Wall St., New York City.

I. ASSETS.

Market value of bonds and stocks.....	\$1,768,745 00
Cash on hand and in bank.....	492,789 75
Premiums in course of collection.....	230,798 55
Total admitted assets.....	<u>\$2,492,333 30</u>

II. LIABILITIES.

Unpaid losses.....	\$ 271,404 00
Unearned premiums.....	1,531,423 34
All other liabilities.....	65,226 44
Total liabilities.....	<u>\$1,868,053 78</u>
Net surplus.....	\$624,279 52

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$1,967,052 49
Received from interest and dividends.....	66,620 00
Total income.....	<u>\$2,033,672 49</u>

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$1,392,430 55
Commissions and brokerage.....	374,329 08
Salaries of officers and employes.....	90,405 67
Taxes.....	62,591 50
All other expenditures.....	116,951 91
Total expenditures.....	<u>\$2,036,708 71</u>
Excess of expenditures over income.....	\$3,036 22

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$366,120,225 00
Premiums received thereon.....	3,210,866 99
Total risks in force Dec. 31, 1892.....	<u>\$329,189,714 00</u>
Total premiums received from commencement to date, (U. S. Branch).....	\$17,486,386 28
Total losses paid from commencement to date.....	10,946,995 40
Excess of premiums over losses.....	<u>\$6,539,390 88</u>

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$957,585 00
Premiums received.....	14,788 92
Losses paid.....	6,767 24
Losses incurred.....	4,756 00
Expense.....	3,257 51
Taxes.....	95 28

ELEVENTH ANNUAL REPORT OF
PHOENIX INSURANCE COMPANY.

Principal office..... Hartford, Connecticut.

(Organized in 1854.)

D. W. C. SKILTON, President

GEO. H. BURDICK, Secretary.

CASH CAPITAL, \$2,000,000.

I. ASSETS.

Value of real estate owned.....	\$ 336,373 80
Loans secured by mortgages on real estate.....	462,046 01
Interest due on said mortgage loans.....	56,433 84
Market value of bonds and stocks.....	4,082,800 23
Loans secured by bonds and stocks as collateral	61,882 50
Cash on hand and in bank.....	348,956 61
Premiums in course of collection.....	468,684 54
All other assets.....	3,635 51
Total admitted assets.....	\$5,820,322 06

II. LIABILITIES.

Capital stock paid up.....	\$2,000,000 00
Unpaid losses.....	467,226 21
Unearned premiums.....	2,112,831 71
Total liabilities including capital.....	\$4,580,057 92
Net surplus.....	\$1,240,264 14

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$3,366,127 41
Received from interest and dividends.....	233,552 33
Received from rents and all other sources.....	7,040 96
Total income.....	\$3,607,020 70
Excess of income over expenditures.....	\$25,805 95

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$2,118,956 50
Paid dividends.....	280,000 00
Commissions and brokerage.....	640,119 27
Salaries of officers and employes.....	150,377 60
Taxes.....	59,976 19
All other expenditures.....	331,785 19
Total expenditures.....	\$3,581,214 75

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$337,149,748 00
Premiums received thereon.....	3,804,172 82
Total risks in force Dec. 31, 1892.....	\$346,399,217 00
Total premiums received from commencement to date.....	\$52,018,909 98
Total losses paid from commencement to date.....	\$1,146,744 52
Excess of premiums over losses.....	\$20,872,165 46

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$1,551,832 00
Premiums received.....	24,961 88
Losses paid.....	9,937 62
Losses incurred.....	9,006 62
Expense.....	4,992 37
Taxes.....	200 63

PEOPLES FIRE INSURANCE COMPANY.

Principal office.....Manchester, New Hampshire.

(Organized in 1885.)

J. C. MOORE, President.

S. B. STEARNS, Secretary.

CASH CAPITAL, \$500,000.

I. ASSETS.

Loans secured by mortgages on real estate.....	\$ 300,700 00
Interest due on said mortgage loans.....	5,131 49
Market value of bonds and stocks.....	280,590 00
Loans secured by bonds and stocks as collateral.....	186,608 13
Cash on hand and in bank.....	106,577 82
Premiums in course of collection.....	119,915 18
All other assets.....	13,312 06
Total admitted assets.....	\$1,012,835 28

II. LIABILITIES.

Capital stock paid up.....	\$500,000 00
Unpaid losses.....	45,057 24
Unearned premiums.....	363,777 87
All other liabilities.....	23,749 03
Total liabilities including capital.....	\$932,584 14
Net surplus.....	\$80,251 14

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$602,600 36
Received from interest and dividends.....	41,175 61
All other income.....	150,000 00
Total income.....	\$793,775 97
Excess of income over expenditures.....	\$162,601 18

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$390,306 34
Paid dividends.....	21,000 00
Commissions and brokerage.....	140,884 55
Salaries of officers and employes.....	26,845 82
Taxes.....	14,232 43
All other expenditures.....	37,905 65
Total expenditures.....	\$631,174 79

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$62,276,197 00
Premiums received thereon.....	772,193 79
Marine and inland risks written in 1892.....	\$1,019,330 00
Premiums received thereon.....	29,166 01
Total risks in force Dec. 31, 1892.....	\$57,174,165 00
Total premiums received from commencement to date.....	\$3,243,843 36
Total losses paid from commencement to date.....	1,789,690 00
Excess of premiums over losses.....	\$1,454,153 36

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$415,994 00
Premiums received.....	5,131 69
Losses paid.....	2,261 90
Losses incurred.....	2,051 43
Expense.....	1,765 99
Taxes.....	22 07

THE PENNSYLVANIA FIRE INSURANCE COMPANY.

Principal office.....Philadelphia, Pennsylvania.

(Organized in 1825.)

R. DALE BENSON, President.

W. GARDNER CROWELL, Secretary.

CASH CAPITAL, \$400,000.

I. ASSETS.

Value of real estate owned.....	\$ 134,500 00
Loans secured by mortgages on real estate.....	495,320 00
Interest due on said mortgage loans.....	6,916 22
Market value of bonds and stocks.....	2,295,000 00
Loans secured by bonds and stocks as collateral.....	605,700 00
Cash on hand and in bank.....	75,742 68
Premiums in course of collection.....	177,159 89
All other assets.....	34,821 84
Total admitted assets.....	\$3,825,160 63

II. LIABILITIES.

Capital stock paid up.....	\$ 400,000 00
Unpaid losses.....	183,683 21
Unearned premiums.....	1,122,788 99
Amount reclaimable on perpetual policies.....	695,133 13
All other liabilities.....	4,000 00
Total liabilities, including capital.....	\$2,405,605 33
Net surplus.....	\$1,419,555 30

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$1,479,721 72
Received from interest and dividends.....	159,884 15
Received from rents and all other sources.....	1,962 44
Total income.....	\$1,641,568 31
Excess of income over expenditures.....	\$117,451 85

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$936,547 38
Paid dividends.....	60,000 00
Commissions and brokerage.....	373,171 75
Salaries of officers and employees.....	49,590 00
Taxes.....	31,902 50
All other expenditures.....	72,904 83
Total expenditures.....	\$1,524,116 46

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$159,684,995 00
Premiums received thereon.....	1,856,246 61
Total risks in force Dec. 31, 1892.....	\$186,398,897 00
Perpetual risks written in 1892.....	\$2,259,645 00
Deposits received thereon.....	56,315 78
Total risks in force Dec. 31, 1892.....	\$30,381,807 00
Total premiums received from commencement to date.....	\$22,428,548 00
Total losses paid from commencement to date.....	13,169,289 00
Excess of premiums over losses.....	\$9,259,259 00

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$1,349,919 00
Premiums received.....	28,329 83
Losses paid.....	19,852 73
Losses incurred.....	22,250 37
Expense.....	9,168 85

UNITED STATES BRANCH
OF THE
PRUSSIAN NATIONAL INSURANCE COMPANY,

OF
STETTIN, PRUSSIA, EMPIRE GERMANY.

(Organized in 1845.)

THEO. W. LETTON, Manager for the United States, 240 La Salle St., Chicago, Ill.

I. ASSETS.

Market value of bonds and stocks.....	\$576,382 50
Cash on hand and in bank.....	49,189 49
Premiums in course of collection.....	82,881 97
All other assets.....	6,284 52
Total admitted assets.....	<u>\$714,738 48</u>

II. LIABILITIES.

Unpaid losses.....	\$ 41,997 76
Unearned premiums.....	183,604 50
All other liabilities.....	29,837 65
Total liabilities.....	<u>\$255,439 91</u>
Net surplus.....	<u>\$459,298 57</u>

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$330,664 76
Received from interest and dividends.....	26,835 00
Total income.....	<u>\$357,499 76</u>
Excess of income over expenditures.....	<u>\$100,738 03</u>

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$115,751 88
Commissions and brokerage.....	68,955 78
Salaries of officers and employes.....	36,546 95
Taxes.....	4,815 95
All other expenditures.....	30,691 17
Total expenditures.....	<u>\$256,761 73</u>

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$32,266,000 00
Premiums received thereon.....	411,938 13
Marine and inland risks written in 1892.....	\$105,057 00
Premiums received thereon.....	706 62
Total risks in force Dec. 31, 1892.....	<u>\$24,662,176 00</u>
Total premiums received from commencement to date.....	\$1,005,469 19
Total losses paid from commencement to date.....	520,096 41
Excess of premiums over losses.....	<u>\$485,372 78</u>

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$653,458 00
Premiums received.....	11,500 00
Losses paid.....	6,033 71
Losses incurred.....	
Expense.....	3,450 00
Taxes.....	40 32

ELEVENTH ANNUAL REPORT OF
PACIFIC FIRE INSURANCE COMPANY.

Principal office.....151 Broadway, New York City.

(Organized in 1851.)

FRANK T. STINSON, President.

GEO. JEREMIAH, Secretary.

CASH CAPITAL, \$200,000.

I. ASSETS.

Loans secured by mortgages on real estate.....	\$212,400 00
Interest due on said mortgage loans.....	1,741 33
Market value of bonds and stocks.....	453,600 00
Loans secured by bonds and stocks as collateral.....	1,500 00
Cash on hand and in bank.....	18,749 93
Premiums in course of collection.....	55,655 56
All other assets.....	3,654 02
Total admitted assets.....	\$747,300 84

II. LIABILITIES.

Capital stock paid up.....	\$200,000 00
Unearned premiums.....	238,365 01
Unpaid losses.....	40,151 57
All other liabilities.....	21,338.70
Total liabilities including capital	\$499,855 28
Net surplus	\$247,445 56

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$318,838 07
Received from interest and dividends.....	23,974 90
Total income.....	\$342,812 97
Excess of income over expenditures.....	\$50,337 71

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$158,135 26
Paid dividends.....	20,000 00
Commissions and brokerage.....	66,944 68
Paid salaries of officers and employes.....	23,978 24
Taxes.....	6,138 49
All other expenditures.....	17,278 59
Total expenditures.....	\$292,475 26

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$45,322,510 00
Premiums received thereon.....	423,324 54
Total risks in force Dec. 31, 1892.....	\$51,647,890 00
Total premiums received from commencement to date.....	\$6,392,847 00
Total losses paid from commencement to date.....	3,280,131 43
Excess of premiums over losses.....	\$3,112,715 57

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$714,945 00
Premiums received.....	5,698 95
Losses paid.....	1,767 06
Losses incurred.....	1,767 56
Expense.....	1,597 79
Taxes.....	46 68

PATRIOTIC ASSURANCE COMPANY

OF

DUBLIN, IRELAND.

Principal office.....9 College Green, Dublin, Ireland.

(Organized in 1824.)

BERNARD H. O'REILLY, Manager.

CASH CAPITAL, \$594,675.

I. ASSETS.

Value of real estate owned.....	\$ 55,815 00
Loans secured by mortgages on real estate.....	655,629 00
Interest due on said mortgage loans.....	32,610 45
Market value of bonds and stocks.....	553,938 00
Loans secured by bonds and stocks as collateral.....	67,929 00
Cash on hand and in bank.....	12,818 00
Premiums in course of collection.....	213,605 00
All other assets.....	228,282 00
Total admitted assets.....	\$1,820,626 45
Assets not admitted.....	20,000 00
Total assets at actual value.....	\$1,800,626 45

II. LIABILITIES.

Capital stock paid up.....	\$ 594,675 00
Unpaid losses.....	164,604 00
Unearned premiums.....	475,132 50
Net premium reserve under the life insurance or any other special department.....	511,605 00
All other liabilities.....	95,750 00
Total liabilities.....	\$1,841,766 50

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$835,080 00
Received from interest and dividends.....	30,620 00
Received from rents and all other sources.....	3,545 00
Total income.....	\$869,245 00

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$614,532 00
Paid dividends.....	33,037 00
Commissions and brokerage.....	234,110 00
Salaries of officers and employes.....	41,970 00
Taxes.....	306 96
All other expenditures.....	40,206 00
Total expenditures.....	\$964,161 96
Total income.....	869,245 00
Excess of expenditures over income.....	\$94,916 96

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$516,975,000 00
Premiums received thereon.....	1,033,950 00
Total risks in force Dec. 31, 1892.....	\$475,132,500 00
Total premiums received from commencement to date.....	\$5,771,615 00
Total losses paid from commencement to date.....	3,511,382 00
Excess of premiums over losses.....	\$2,260,233 00

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$214,125 00
Premiums received.....	3,382 96
Losses paid.....	1,459 42
Losses incurred.....	1,459 42
Expense.....	669 05
Taxes.....	54 27

PROVIDENCE WASHINGTON INSURANCE COMPANY.

Principal office..... Providence, Rhode Island.

(Organized in 1799.)

J. H. DeWOLF, President.

E. L. WATSON, Secretary.

CASH CAPITAL, \$400,000.

I. ASSETS.

Market value of bonds and stocks.....	\$1,076,845 00
Cash on hand and in bank.....	83,779 36
Premiums in course of collection.....	201,754 79
All other assets.....	55,909 04
Total admitted assets.....	\$1,418,288 19

II. LIABILITIES.

Capital stock paid up.....	\$ 400,000 00
Unpaid losses.....	131,586 65
Unearned premiums.....	813,259 98
All other liabilities.....	41,789 04
Total liabilities, including capital.....	\$1,386,635 67
Net surplus.....	\$31,652 52

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$1,284,347 46
Received from interest and dividends.....	51,633 05
Total income.....	\$1,335,980 51

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$950,458 26
Paid dividends.....	12,000 00
Commissions and brokerage.....	236,002 99
Salaries of officers and employes.....	70,590 24
Taxes.....	29,544 86
All other expenditures.....	94,261 67
Total expenditures.....	\$1,392,858 02
Excess of expenditures over income.....	\$56,877 51

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$117,325,195 00
Premiums received thereon.....	1,236,926 90
Marine and inland risks written in 1892.....	\$120,332,676 00
Premiums received thereon.....	529,619 59
Total risks in force Dec. 31, 1892.....	\$122,152,593 00
Total premiums received from commencement to date.....	\$20,893,800 59
Total losses paid from commencement to date.....	12,219,634 27
Excess of premiums over losses.....	\$8,674,166 32

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$1,143,004 00
Premiums received.....	21,573 56
Losses paid.....	19,291 83
Losses incurred.....	17,467 95
Expense.....	5,706 96

PHENIX INSURANCE COMPANY.

Principal office.....16 Court St., Brooklyn, New York.

(Organized in 1853.)

GEO. P. SHELDON, President.

CHARLES C. LITTLE, Secretary.

CASH CAPITAL. \$1,000,000.

I. ASSETS.

Value of real estate owned.....	\$ 401,000 00
Loans secured by mortgages on real estate.....	157,200 00
Interest due on said mortgage loans.....	2,581 88
Market value of bonds and stocks.....	3,882,109 75
Cash on hand and in bank.....	468,570 00
Premiums in course of collection.....	869,490 07
All other assets.....	13,645 08
Total admitted assets.....	\$5,794,596 78

II. LIABILITIES.

Capital stock paid up.....	\$1,000,000 00
Unpaid losses.....	328,840 06
Unearned premiums.....	3,710,914 21
All other liabilities.....	211,097 97
Total liabilities including capital.....	\$5,250,852 24
Net surplus.....	\$543,744 54

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$4,242,702 61
Received from interest and dividends.....	105,134 91
Received from rents and all other sources.....	287,695 90
Total income.....	\$4,635,533 42
Excess of income over expenditures.....	\$384,600 63

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$2,499,840 48
Paid dividends.....	100,000 00
Commissions and brokerage.....	894,720 90
Salaries of officers and employes.....	308,173 54
Taxes.....	68,053 63
All other expenditures.....	380,144 24
Total expenditures.....	\$4,250,932 79

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$420,689,514 00
Premiums received thereon.....	4,925,152 71
Total risks in force Dec. 31, 1892.....	\$577,798,013 00
Total premiums received from commencement to date.....	\$85,395,347 97
Total losses paid from commencement to date.....	44,420,594 01
Excess of premiums over losses.....	\$40,974,753 96

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$2,572,100 00
Premiums received.....	51,864 06
Losses paid.....	31,576 32
Losses incurred.....	33,083 36
Expense.....	14,877 82
Taxes.....	105 20

QUEEN INSURANCE COMPANY OF AMERICA.

Principal office.....49 Cedar St., New York City.

(Organized in 1891.)

JAS. A. MACDONALD, President.

GEO. W. BURCHELL, Secretary.

CASH CAPITAL, \$500,000.

I. ASSETS.

Market value of bonds and stocks.....	\$2,914,573 50
Cash on hand and in bank.....	209,911 78
Premiums in course of collection.....	369,570 80
All other assets.....	44,859 57
Total admitted assets.....	\$3,538,915 65

II. LIABILITIES.

Capital stock paid up.....	\$ 500,000 00
Unpaid losses.....	241,023 84
Unearned premiums.....	1,647,943 78
All other liabilities.....	128,315 07
Total liabilities including capital.....	\$2,517,282 69
Net surplus.....	\$1,021,632 96

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$2,046,154 96
Received for reinsuring Canada's Business Queen Ins. Co. of Liverpool.....	144,298 01
Received from interest and dividends.....	111,927 42
Total income.....	\$2,302,380 39
Excess of income over expenditures.....	\$279,847 31

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$1,337,277 55
Commissions and brokerage.....	341,408 57
Salaries of officers and employes.....	148,500 46
Taxes.....	22,852 36
All other expenditures.....	172,493 14
Total expenditures.....	\$2,022,533 08

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$228,982,468 00
Premiums received thereon.....	2,651,559 91
Total risks in force Dec. 31, 1892.....	\$276,211,273 00
Total premiums received from commencement to date.....	\$3,624,226 47
Total losses paid from commencement to date.....	1,433,460 58
Excess of premiums over losses.....	\$2,190,765 89

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$1,369,224 00
Premiums received.....	19,016 82
Losses paid.....	7,401 12
Losses incurred.....	6,337 59
Expense.....	4,134 43
Taxes.....	143 72

READING FIRE INSURANCE COMPANY.

Principal office.....Reading, Pennsylvania.

(Organized in 1867.)

WM. A. ARNOLD, President,

S. E. ANCONA, Secretary.

CASH CAPITAL, \$250,000.

I. ASSETS.

Value of real estate owned.....	\$ 51,217 34
Loans secured by mortgages on real estate.....	300,025 79
Interest due on said mortgage loans.....	4,295 61
Market value of bonds and stocks.....	216,376 50
Loans secured by bonds and stocks as collateral.....	46,065 00
Cash on hand and in bank.....	49,451 77
Premiums in course of collection.....	55,950 28
All other assets.....	1,517 15
Total admitted assets.....	\$724,899 47
Assets not admitted.....	65 92
Total assets at their actual value.....	\$724,833 55

II. LIABILITIES.

Capital stock paid up.....	\$250,000 00
Unpaid losses.....	65,973 98
Unearned premiums.....	275,671 10
Amount reclaimable on perpetual policies.....	3,996 88
All other liabilities.....	17,556 48
Total liabilities including capital.....	\$613,198 44
Net surplus.....	\$111,635 11

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$387,609 52
Received from interest and dividends.....	29,634 04
Received from rents and all other sources.....	8,677 46
Total income.....	\$425,921 02
Excess of income over expenditures.....	\$20,149 72

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$266,454 52
Paid dividends.....	10,060 00
Commissions and brokerage.....	79,555 98
Salaries of officers and employes.....	12,375 25
Taxes.....	7,045 28
All other expenditures.....	30,280 27
Total expenditures.....	\$405,771 30

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$39,447,547 00
Premiums received thereon.....	493,152 82
Total risks in force Dec. 31, 1892.....	\$44,678,492 00
Perpetual risks (not included above).....	\$142,750 00
Premiums received thereon.....	4,207 24
Total premiums received from commencement to date.....	\$2,481,339 57
Total losses paid from commencement to date.....	1,254,821 73
Excess of premiums over losses.....	\$1,226,517 84

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$180,937 00
Premiums received.....	1,975 61
Losses paid.....	854 80
Losses incurred.....	1,239 56
Expense.....	
Taxes.....	

ELEVENTH ANNUAL REPORT OF RELIANCE INSURANCE COMPANY.

Principal office.....Philadelphia, Pennsylvania.

(Organized in 1841.)

THOMAS C. HILL, President.

CHARLES J. WISTER, JR., Secretary.

CASH CAPITAL, \$300,000.

I. ASSETS.

Value of real estate owned.....	\$119,000 00
Loans secured by mortgages on real estate.....	107,900 00
Interest due on said mortgage loans.....	1,444 11
Market value of bonds and stocks.....	561,202 00
Cash on hand and in bank.....	25,395 02
Premiums in course of collection.....	25,511 64
All other assets.....	2,409 00
Total admitted assets.....	\$842,861 77

II. LIABILITIES.

Capital stock paid up.....	\$300,000 00
Unpaid losses.....	61,302 90
Unearned premiums.....	147,328 31
Amount reclaimable on perpetual policies.....	127,652 52
All other liabilities.....	2,517 62
Total liabilities including capital.....	\$638,801 35
Net surplus.....	\$204,060 42

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$230,469 81
Received from interest and dividends.....	32,344 11
Received from rents and all other sources.....	2,958 56
Total income.....	\$265,772 48
Excess of income over expenditures.....	\$6,880 75

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$162,307 62
Paid dividends.....	18,000 00
Commissions and brokerage.....	45,166 26
Salaries of officers and employes.....	14,168 02
Taxes.....	3,783 41
All other expenditures.....	15,466 42
Total expenditures.....	\$258,891 73

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$28,982,713 00
Premiums received thereon.....	284,404 22
Total risks in force Dec. 31, 1892.....	\$26,097,005 00
Perpetual risks (not included above).....	\$5,071,443 00
Premiums received thereon.....	138,002 73
Total premiums received from commencement to date.....	\$3,129,636 00
Total losses paid from commencement to date.....	2,028,043 00
Excess of premiums over losses.....	\$1,101,593 00

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$347,765 00
Premiums received.....	3,527 90
Losses paid.....	296 66
Losses incurred.....	126 66
Expense.....	998 19
Taxes.....	44 66

ROCHESTER GERMAN INSURANCE COMPANY.

Principal office..... Rochester, New York.

(Organized in 1872).*

FREDERICK COOK, President.

H. F. ATWOOD, Secretary.

CASH CAPITAL, \$200,000.

I. ASSETS.

Value of real estate owned.....	\$190,829 84
Loans secured by mortgages on real estate.....	395,190 00
Interest due on said mortgage loans.....	5,716 84
Market value of bonds and stocks.....	174,774 74
Cash on hand and in bank.....	107,244 37
Premiums in course of collection.....	87,569 71
All other assets.....	812 00
Total admitted assets.....	<u>\$962,137 50</u>

II. LIABILITIES.

Capital stock paid up.....	\$200,000 00
Unpaid losses.....	60,390 75
Unearned premiums.....	459,032 88
All other liabilities.....	1,884 51
Total liabilities including capital.....	<u>\$721,308 14</u>
Net surplus.....	<u>\$240,829 36</u>

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$570,673 04
Received from interest and dividends.....	24,372 08
Received from rents and all other sources.....	21,736 09
Total income.....	<u>\$616,781 21</u>
Excess of income over expenditures.....	<u>\$44,557 58</u>

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$326,396 08
Paid dividends.....	20,000 00
Commissions and brokerage.....	142,415 35
Paid salaries of officers and employes.....	25,602 00
Taxes.....	14,892 57
All other expenditures.....	42,917 63
Total expenditures.....	<u>\$572,223 63</u>

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$67,458,551 00
Premiums received thereon.....	800,138 29
Total risks in force Dec. 31, 1892.....	<u>\$76,586,221 00</u>
Total premiums received from commencement to date.....	\$6,241,623 48
Total losses paid from commencement to date.....	3,472,341 54
Excess of premiums over losses.....	<u>\$2,769,281 94</u>

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$536,276 00
Premiums received.....	7,930 06
Losses paid.....	4,174 15
Losses incurred.....	3,961 34
Expense.....	6,693 51
Taxes.....	19 92

ELEVENTH ANNUAL REPORT OF ROCKFORD INSURANCE COMPANY.

Principal office..... Rockford, Illinois.

*(Organized in 1866.)

JOHN LAKE, President.

CHAS. E. SHELDON, Secretary.

CASH CAPITAL, \$200,000.

I. ASSETS.

Value of real estate owned.....	\$ 54,091 00
Loans secured by mortgages on real estate.....	344,804 54
Interest due on said mortgage loans.....	8,545 21
Market value of bonds and stocks.....	53,910 00
Loans secured by bonds and stocks as collateral.....	170,456 05
Cash on hand and in bank.....	123,064 71
Premiums in course of collection.....	85,184 26
Bills receivable, not matured, taken for fire, lightning and tornado risks.....	113,534 81
All other assets.....	53,711 54
Total admitted assets.....	\$1,007,302 12

II. LIABILITIES.

Capital stock paid up.....	\$200,000 00
Unpaid losses.....	49,951 84
Unearned premiums.....	601,807 99
All other liabilities.....	49,796 15
Total liabilities including capital	\$901,555 98
Net surplus	\$105,746 14

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$470,370 89
Received from interest and dividends.....	37,373 80
Received from rents and all other sources.....	1,143 09
Total income.....	\$508,887 78
Excess of income over expenditures.....	\$91,654 84

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$178,048 90
Paid dividends.....	32,000 00
Commissions and brokerage.....	120,834 07
Salaries of officers and employes.....	50,862 50
Taxes.....	2,328 86
All other expenditures.....	33,158 61
Total expenditures.....	\$417,232 94

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$100,288,579 00
Premiums received thereon.....	961,596 57
Total risks in force Dec. 31, 1892.....	\$99,169,197 00
Total premiums received from commencement to date.....	\$7,343,424 86
Total losses paid from commencement to date.....	2,039,224 42
Excess of premiums over losses.....	\$5,304,200 44

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$1,055,990 00
Premiums received.....	9,575 69
Losses paid.....	3,887 00
Losses incurred.....	3,897 00
Expense.....	2,962 68
Taxes.....	60 52

UNITED STATES BRANCH
OF THE
ROYAL INSURANCE COMPANY
OF
LIVERPOOL, ENGLAND.

(Organized in 1845.)

E. L. ALLEN, Manager for Northwestern States Chicago, Illinois.

I. ASSETS.

Value of real estate owned.....	\$ 1,818,200 10
Market value of bonds and stocks.....	4,170,967 50
Cash on hand and in bank.....	498,002 66
Premiums in course of collection.....	665,592 59
All other assets.....	28,095 27
Total admitted assets.....	\$7,180,858 12

II. LIABILITIES.

Unpaid losses.....	\$ 623,314 04
Unearned premiums.....	3,832,896 03
Amount reclaimable on perpetual policies.....	152,061 88
All other liabilities.....	487,232 50
Total liabilities.....	\$5,095,504 45
Net surplus.....	\$2,085,353 67

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$4,731,855 45
Received from interest and dividends.....	161,300 60
Received from rents and all other sources.....	79,539 17
Total income.....	\$4,972,695 22
Excess of income over expenditures.....	\$477,240 74

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$2,984,761 01
Commissions and brokerage.....	858,764 20
Salaries of officers and employes.....	309,842 41
Taxes.....	91,384 02
All other expenditures.....	250,752 84
Total expenditures.....	\$4,495,454 48

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$733,241,130 05
Premiums received thereon.....	6,292,199 00
Total risks in force Dec. 31, 1892.....	\$765,564,009 32
Perpetual risks not included above.....	6,646,404 73
Premiums received thereon.....	6,425 60
Losses incurred during the year.....	\$3,043,338 06

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$1,582,894 32
Premiums received.....	27,513 33
Losses paid.....	9,001 29
Losses incurred.....	8,968 35
Expense.....	6,878 34
Taxes.....	232 67

UNITED STATES BRANCH
OF THE
ROYAL EXCHANGE ASSURANCE CORPORATION
OF
LONDON, ENGLAND,
(Organized in 1720.)

ROBERT DIXON, United States Manager, San Francisco, California.

I. ASSETS.

Market value of bonds.....	\$283,125 00
Cash in hands of United States trustees.....	15,000 00
Cash on hand and in bank.....	3,228 92
Premiums in course of collection.....	42,314 56
All other assets.....	2,500 00
Total admitted assets.....	<u>\$346,168 48</u>

II. LIABILITIES.

Unpaid losses.....	\$ 3,700 00
Unearned premiums.....	83,123 91
All other liabilities.....	11,842 93
Total liabilities.....	<u>\$98,666 84</u>
Net surplus.....	<u>\$247,501 64</u>

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$123,281 48
Received from interest and dividends.....	10,000 00
Total income.....	<u>\$133,281 48</u>

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$ 53,950 64
Commissions and brokerage.....	32,053 18
Salaries of officers and employes.....	10,939 40
Taxes.....	1,188 55
All other expenditures.....	42,386 87
Total expenditures.....	<u>\$140,518 64</u>
Excess of expenditures over income.....	<u>\$7,237 16</u>

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$10,411,804 00
Premiums received thereon.....	172,890 29
Total risks in force Dec. 31, 1892.....	<u>\$8,920,498 00</u>
Total premiums received from commencement to date.....	\$157,996 20
Total losses paid from commencement to date.....	60,379 42
Excess of premiums over losses.....	<u>\$97,616 78</u>

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$1,052,523 00
Premiums received.....	12,689 14
Losses paid.....	1,362 11
Losses incurred.....	1,362 11
Expense.....	1,657 46
Taxes.....	105 35

SVEA FIRE AND LIFE INSURANCE COMPANY.

Principal office.....Gothenburg, Sweden.

(Organized in 1866.)

OLOF WIJK, President.

M. OLBERS, Secretary.

CASH CAPITAL, \$533,333 33.

I. ASSETS.

Value of real estate owned.....	\$ 733,200 00
Loans secured by mortgages on real estate.....	1,748,945 68
Market value of bonds and stocks.....	1,279,654 18
Loans secured by bonds and stocks as collateral.....	587,351 21
Cash on hand and in bank.....	11,167 24
Premiums in course of collection.....	31,078 62
Bills receivable, not matured, taken for fire, marine and inland risks.....	199,553 92
All other assets.....	306,003 20
Total admitted assets.....	<u>\$4,896,955 05</u>

II. LIABILITIES.

Capital stock paid up.....	\$ 533,333 33
Unpaid losses.....	120,000 00
Unearned premiums.....	400,076 39
Net premiums reserve and all liabilities except capital under any special dept.....	3,077,508 49
Cash dividends to stockholders remaining unpaid.....	12,425 60
All other liabilities.....	239,474 98
Total liabilities, including capital.....	<u>\$4,382,818 79</u>
Net surplus.....	<u>\$514,136 26</u>

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$1,199,101 69
Received from interest and dividends.....	338,057 15
Received from rents and all other sources.....	687,386 12
Total income.....	<u>\$2,224,544 96</u>
Total expenditures.....	<u>\$2,168,653 80</u>
Excess of income over expenditures.....	<u>\$55,891 16</u>

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$726,901 89
Dividends paid stockholders.....	32,000 00
Commissions and brokerage.....	301,925 03
Salaries of officers and employes.....	155,714 49
Taxes.....	6,780 48
All other expenditures.....	945,331 91
Total expenditures.....	<u>\$2,168,653 80</u>

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$385,258,700 00
Premiums received thereon.....	1,583,738 57
Total risks in force Dec. 31, 1892.....	<u>\$186,940,151 00</u>
Total premiums received from commencement to date.....	\$23,120,863 00
Total losses paid from commencement to date.....	<u>16,869,110 16</u>
Excess of premiums over losses.....	<u>\$6,251,752 84</u>

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$192,270 00
Premiums received.....	2,633 24
Losses paid.....	3,070 00
Losses incurred.....	
Expense.....	
Taxes.....	

ELEVENTH ANNUAL REPORT OF SECURITY INSURANCE COMPANY.

Principal office.....New Haven, Connecticut.

(Organized in 1841.)

CHARLES S. LEETE, President.

HERBERT MASON, Secretary.

CASH CAPITAL, \$250,000.

I. ASSETS.

Value of real estate owned.....	\$ 46,000 00
Loans secured by mortgages on real estate.....	164,850 00
Interest due on said mortgage loans.....	1,191 46
Market value of bonds and stocks.....	299,857 80
Loans secured by bonds and stocks as collateral.....	23,800 00
Cash on hand and in bank.....	77,769 64
Premiums in course of collection.....	78,622 16
All other assets.....	8,062 21
Total admitted assets.....	\$700,153 27

II. LIABILITIES.

Capital stock paid up.....	\$250,000 00
Unpaid losses.....	42,468 85
Unearned premiums.....	339,238 59
All other liabilities.....	20,941 89
Total liabilities including capital.....	\$652,649 33
Net surplus.....	\$47,503 94

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$572,211 75
Received from interest and dividends.....	25,092 59
All other income.....	228 40
Total income.....	\$597,532 74
Excess of income over expenditures.....	\$25,887 69

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$378,400 07
Commissions and brokerage.....	137,659 46
Salaries of officers and employes.....	50,027 61
Taxes.....	5,557 91
Total expenditures.....	\$571,645 05

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$52,305,795 00
Premiums received thereon.....	678,208 32
Marine and inland risks written in 1892.....	\$33,171,729 00
Premiums received thereon.....	99,828 41
Total risks in force Dec. 31, 1892.....	\$62,334,707 00
Total premiums received from commencement to date.....	\$7,571,358 74
Total losses paid from commencement to date.....	5,152,048 82
Excess of premiums over losses.....	\$2,419,309 92

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$623,442 00
Premiums received.....	12,264 44
Losses paid.....	13,323 70
Losses incurred.....	9,243 44
Expense.....	2,944 38

UNITED STATES BRANCH
OF THE
SCOTTISH UNION AND NATIONAL INSURANCE
COMPANY,

OF
EDINGURGH, SCOTLAND,

(Organized in 1824.)

M. BENNETT, Manager.

JAMES H. BREWSTER, Assistant Manager.

Principal office, 197 Asylum Street, Hartford, Conn.

I. ASSETS.

Loans secured by mortgages on real estate.....	\$1,114,100 00
Interest due on said mortgage loans.....	18,100 72
Market value of bonds and stocks.....	718,964 12
Cash on hand and in bank.....	227,667 32
Premiums in course of collection.....	171,072 23
All other assets.....	8,744 99
Total admitted assets.....	\$2,258,649 38

II. LIABILITIES.

Unpaid losses.....	\$139,097 77
Unearned premiums.....	608,545 75
All other liabilities.....	55,144 97
Total liabilities.....	\$802,788 49
Net surplus.....	\$1,455,860 89

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$891,369 74
Received from interest and dividends.....	83,321 55
Total income.....	\$974,691 29
Excess of income over expenditures.....	\$224,629 42

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$491,372 00
Commissions and brokerage.....	144,847 58
Salaries of officers and employes.....	39,672 91
Taxes.....	28,078 77
All other expenditures.....	46,090 61
Total expenditures.....	\$750,061 87

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$180,831,937 00
Premiums received thereon.....	1,773,728 03
Total risks in force Dec. 31, 1892.....	\$115,867,462 00
Total premiums received from commencement to date.....	\$5,986,257 79
Total losses paid from commencement to date.....	3,346,569 87
Excess of premiums over losses.....	\$2,639,687 92

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$1,246,048 00
Premiums received.....	21,212 66
Losses paid.....	10,460 30
Losses incurred.....	10,829 99
Expense.....	6,568 42
Taxes.....	83 67

ELEVENTH ANNUAL REPORT OF
SOUTHERN INSURANCE COMPANY.

Principal office.....New Orleans, Louisiana.

(Organized in 1882.)

ERNEST MILTENBERGER, President.

SCOTT McGEHEE, Secretary.

CASH CAPITAL, \$300,000.

I. ASSETS.

Market value of bonds and stocks.....	\$341,455 80
Loans secured by bonds and stocks as collateral.....	5,125 00
Cash on hand and in bank.....	66,706 05
Premiums in course of collection.....	97,180 42
All other assets.....	3,689 00
Total admitted assets.....	\$514,156 27

II. LIABILITIES.

Capital stock paid up.....	\$300,000 00
Unpaid losses.....	43,910 48
Unearned premiums.....	154,936 89
All other liabilities.....	1,044 00
Total liabilities, including capital.....	\$499,891 37
Net surplus.....	\$14,264 90

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$426,491 39
Received from interest and dividends.....	21,398 82
Total income.....	\$447,890,21

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$297,365 21
Paid dividends.....	23,796 00
Commissions and brokerage.....	75,828 65
Salaries of officers and employes.....	19,859 87
Taxes.....	12,465 33
All other expenditures.....	32,103 44
Total expenditures.....	\$461,418 50
Excess of expenditures over income.....	\$13,528 29

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$31,223,105 13
Premiums received thereon.....	569,136 96
Marine and inland risks written in 1892.....	\$4,417,626 00
Premiums received thereon.....	19,536 91
Total risks in force Dec. 31, 1892.....	\$17,387,923 36
Total premiums received from commencement to date.....	\$3,819,192 29
Total losses paid from commencement to date.....	1,696,863 61
Excess of premiums over losses.....	\$2,122,328 68

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$228,357 00
Premiums received.....	5,339 10
Losses paid.....	3,773 81
Losses incurred.....	4,063 06
Expense.....	1,102 50
Taxes.....	9 24

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

Principal office.....Springfield, Massachusetts.

(Organized in 1849.)

A. J. WRIGHT, President.

S. J. HALL, Secretary.

CASH CAPITAL, \$1,500,000.

I. ASSETS.

Value of real estate owned.....	\$ 109,000 00
Loans secured by mortgages on real estate	332,900 00
Interest due on said mortgage loans.....	8,117 64
Market value of bonds and stocks.....	2,656,840 00
Loans secured by bonds and stocks as collateral....	57,000 00
Cash on hand and in bank.....	321,254 97
Premiums in course of collection.....	239,286 87
All other assets.....	27,104 72
Total admitted assets.....	\$3,751,504 20

II. LIABILITIES.

Capital stock paid up.....	\$1,500,000 00
Unpaid losses.....	285,414 53
Unearned premiums.....	1,345,486 57
All other liabilities.....	35,893 02
Total liabilities including capital.....	\$3,166,794 12
Net surplus.....	\$584,710 08

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$1,847,271 17
Received from interest and dividends.....	148,472 51
Received from all other sources.....	4,197 26
Total income.....	\$1,999,940 94
Excess of income over expenditures.....	\$88 42

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$1,220,735 51
Paid dividends.....	150,000 00
Commissions and brokerage.....	326,096 44
Taxes.....	59,793 93
Salaries of officers and employes.....	68,906 05
All other expenditures.....	174,320 54
Total expenditures.....	\$1,999,852 52

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$167,952,500 00
Premiums received thereon.....	2,149,792 76
Total risks in force Dec. 31, 1892.....	\$202,596,623 00
Total premiums received from commencement to date.....	\$30,793,533 67
Total losses paid from commencement to date.....	19,058,307 95
Excess of premiums over losses.....	\$11,735,225 72

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$1,334,796 00
Premiums received.....	26,692 34
Losses paid.....	16,977 85
Losses incurred.....	17,582 28
Expense.....	8,007 70
Taxes.....	33 73

SPRING GARDEN INSURANCE COMPANY.

Principal office.....Philadelphia, Pennsylvania.

(Organized in 1835.)

W. G. WARDEN, President.

G. B. ARMITAGE, Secretary.

CASH CAPITAL, \$400,000.

I. ASSETS.

Value of real estate owned.....	\$ 280,000 00
Loans secured by mortgages on real estate.....	309,650 00
Interest due on said mortgage loans.....	6,765 54
Market value of bonds and stocks.....	549,083 50
Loans secured by bonds and stocks as collateral.....	76,150 00
Cash on hand and in bank.....	43,587 78
Premiums in course of collection.....	37,677 28
All other assets.....	7,471 92
Total admitted assets.....	\$1,310,386 02

II. LIABILITIES.

Capital stock paid up.....	\$ 400,000 00
Unpaid losses.....	55,217 07
Unearned premiums.....	246,922 00
Amount reclaimable on perpetual policies.....	386,319 74
All other liabilities.....	2,584 57
Total liabilities, including capital.....	\$1,091,043 38
Net surplus.....	\$219,342 64

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$357,137 53
Received from interest and dividends.....	56,332 79
Received from rents and all other sources.....	5,754 93
Total income.....	\$419,225 25
Excess of income over expenditures.....	\$33,104 00

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$225,406 29
Paid dividends.....	32,000 00
Commissions and brokerage.....	75,306 63
Salaries of officers and employes.....	17,028 44
Taxes.....	16,221 07
All other expenditures.....	20,158 82
Total expenditures.....	\$386,121 25

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$44,117,085 58
Premiums received thereon.....	478,400 84
Total risks in force Dec. 31, 1892.....	\$41,670,543 17
Perpetual risks written in 1892.....	\$549,222 00
Deposits received thereon.....	13,583 73
Total perpetual risks in force Dec. 31, 1892.....	\$17,806,667 00
Total losses paid from commencement to date.....	\$3,060,768 53

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$814,185 09
Premiums received.....	11,442 21
Losses paid.....	1,835 97
Losses incurred.....	1,835 97
Expense.....	4,004 77
Taxes.....	112 03

ST. PAUL FIRE AND MARINE INSURANCE COMPANY.

Principal office.....St. Paul, Minnesota.

(Organized in 1865.)

C. H. BIGELOW, President.

C. B. GILBERT, Secretary.

CASH CAPITAL, \$500,000.

I. ASSETS.

Value of real estate owned.....	\$ 129,679 24
Loans secured by mortgages on real estate.....	823,888 43
Interest due on said mortgage loans.....	21,785 52
Market value of bonds and stocks.....	685,920 53
Loans secured by bonds and stocks as collateral.....	273,160 00
Cash on hand and in bank.....	135,613 04
Premiums in course of collection.....	119,186 57
All other assets.....	56,152 91
Total admitted assets.....	\$2,245,386 24

II. LIABILITIES.

Capital stock paid up.....	\$ 500,000 00
Unpaid losses.....	162,660 08
Unearned premiums.....	891,569 47
All other liabilities.....	17,877 98
Total liabilities including capital.....	\$1,572,107 53
Net surplus.....	\$673,278 71

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$1,521,193 86
Received from interest and dividends.....	109,479 70
Received from rents and all other sources.....	5,111 56
Total income.....	\$1,635,785 12
Excess of income over expenditures.....	\$202,783 91

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$911,010 51
Paid dividends.....	60,000 00
Commissions and brokerage.....	307,125 43
Salaries of officers and employees.....	56,670 33
Taxes.....	25,420 27
All other expenditures.....	72,774 67
Total expenditures.....	\$1,433,001 21

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$93,400,212 00
Premiums received thereon.....	1,541,544 36
Marine and inland risks written in 1892.....	\$41,704,700 00
Premiums received thereon.....	365,609 35
Total risks in force Dec. 31, 1892.....	\$146,593,838 00
Total premiums received from commencement to date.....	\$15,714,653 49
Total losses paid from commencement to date.....	\$9,700,509 24
Excess of premiums over losses.....	\$6,014,144 25

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$981,661 00
Premiums received.....	14,625 78
Losses paid.....	4,857 31
Losses incurred.....	4,729 82
Expense.....	4,388 63
Taxes.....	107 64

ELEVENTH ANNUAL REPORT OF
STATE INSURANCE COMPANY.

Principal office.....Des Moines, Iowa.

(Organized in 1865.)

O. B. AYRES, President.

W. M. BLACK, Secretary.

CASH CAPITAL, \$200,000.

I. ASSETS.

Value of real estate owned.....	\$105,225 00
Loans secured by mortgages on real estate.....	207,155 93
Interest due on said mortgage loans.....	5,566 45
Market value of bonds and stocks.....	15,050 00
Loans secured by bonds and stocks as collateral.....	3,600 00
Cash on hand and in bank.....	45,510 30
Premiums in course of collection.....	53,482 27
Bills receivable, not matured, taken for fire, marine and inland risks.....	103,716 65
All other assets.....	3,400 50
Total admitted assets.....	\$542,707 10

II. LIABILITIES.

Capital stock paid up.....	\$200,000 00
Unpaid losses.....	27,302 04
Unearned premiums.....	291,722 60
All other liabilities.....	7,486 87
Total liabilities including capital.....	\$526,511 51
Net surplus.....	\$16,195 59

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$474,765 24
Received from interest and dividends.....	21,183 53
Received from rents and all other sources.....	7,931 42
Total income.....	\$503,880 19
Excess of income over expenditures.....	\$4,734 11

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$269,216 05
Paid dividends.....	15,000 00
Commissions and brokerage.....	124,862 05
Salaries of officers and employes.....	40,303 29
Taxes.....	10,899 89
All other expenditures.....	36,864 80
Total expenditures.....	\$497,146 08

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$28,788,389 00
Premiums received thereon.....	585,761 09
Total risks in force Dec. 31, 1892.....	\$43,506,045 00
Total premiums received from commencement to date.....	\$5,834,899 84
Total losses paid from commencement to date.....	2,323,079 73
Excess of premiums over losses.....	\$3,511,820 11

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$789,202 00
Premiums received.....	16,020 81
Losses paid.....	8,788 78
Losses incurred.....	6,528 33
Expense.....	5,925 46
Taxes.....	26 13

STATE INVESTMENT AND INSURANCE COMPANY.

Principal office.....San Francisco, California.

(Organized in 1871.)

GEORGE L. BRANDER, President.

CHARLES L. BLAIR, Secretary

CASH CAPITAL, \$400,000.

I. ASSETS.

Value of real estate owned.....	\$ 81,000 00
Loans secured by mortgages on real estate.....	126,000 00
Interest due on said mortgage loans.....	1,068 39
Loans secured by bonds and stocks as collateral.....	1,500 00
Cash on hand and in bank.....	245,964 48
Premiums in course of collection.....	245,539 43
All other assets.....	7,559 23
Total admitted assets.....	\$708,631 53

II. LIABILITIES.

Capital stock paid up.....	\$400,000 00
Unpaid losses.....	15,290 94
Unearned premiums.....	268,662 78
All other liabilities.....	20,826 50
Total liabilities including capital.....	\$704,780 22
Net surplus.....	\$3,851 31

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$730,576 01
Received from interest and dividends.....	32,235 89
Received from rents and all other sources.....	11,470 50
Total income.....	\$774,282 40
Excess of income over expenditures.....	\$5,551 06

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$455,696 67
Paid dividends.....	24,579 50
Commissions and brokerage.....	214,914 47
Salaries of officers and employees.....	33,375 92
Taxes.....	2,563 91
All other expenditures.....	37,600 87
Total expenditures.....	\$768,731 34

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$62,025,101 00
Premiums received thereon.....	960,106 16
Total risks in force Dec. 31, 1892.....	\$35,990,868 00
Total premiums received from commencement to date.....	\$6,679,770 90
Total losses paid from commencement to date.....	3,196,793 73
Excess of premiums over losses.....	\$3,482,977 17

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$390,730 00
Premiums received.....	8,798 48
Losses paid.....	4,707 42
Losses incurred.....	5,450 42
Expense.....	1,636 40
Taxes.....	49 10

ELEVENTH ANNUAL REPORT OF SUN INSURANCE COMPANY

Principal office.....San Francisco, California.

(Organized in 1882.)

C. L. TAYLOR, President.

WM. H. FRIEND, Secretary.

CASH CAPITAL, \$300,000.

I. ASSETS.

Value of real estate owned.....	\$125,000 00
Loans secured by mortgages on real estate.....	174,272 32
Interest due on said mortgage loans.....	6,682 03
Market value of bonds and stocks.....	113,219 59
Cash on hand and in bank.....	17,338 36
Premiums in course of collection.....	55,773 11
Bills receivable, not matured, taken for fire, marine and inland risks.....	37,518 79
All other assets.....	2,646 34
Total admitted assets.....	\$532,450 54

II. LIABILITIES.

Capital stock paid up.....	\$300,000 00
Unpaid losses.....	19,237 79
Unearned premiums.....	139,848 69
All other liabilities.....	9,356 61
Total liabilities including capital.....	\$468,443 09
Net surplus.....	\$64,007 45

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$292,952 66
Received from interest and dividends.....	22,748 06
Received from rents and all other sources.....	6,497 53
Total income.....	\$322,198 30

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$193,967 76
Paid dividends.....	30,000 00
Commissions and brokerage.....	58,668 38
Salaries of officers and employes.....	26,989 97
Taxes.....	3,394 48
All other expenditures.....	31,717 94
Total expenditures.....	\$344,648 53
Excess of expenditures over income.....	\$22,450 23

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$17,415,384 00
Premiums received thereon.....	287,266 18
Marine and inland risks written in 1892.....	\$15,504,095 00
Premiums received thereon.....	227,607 72
Total risks in force Dec. 31, 1892.....	\$12,890,700 00
Total premiums received from commencement to date.....	\$2,577,404 52
Total losses paid from commencement to date,.....	1,414,116 26
Excess of premiums over losses.....	\$1,163,288 26

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$277,111 00
Premiums received.....	4,033 62
Losses paid.....	7,360 85
Losses incurred.....	7,360 85
Expense.....	411 11

UNITED STATES BRANCH.
OF THE
SUN INSURANCE OFFICE

OF
LONDON, ENGLAND.

(Organized in 1710.)

J. J. GUILLE, Manager, 54 Pine St., New York.

I. ASSETS.

Value of real estate owned.....	\$ 180,000 00
Loans secured by mortgages on real estate.....	514,000 00
Interest due on said mortgage loans.....	19,835 00
Market value of bonds and stocks.....	1,322,082 50
Cash on hand and in bank.....	225,909 20
Premiums in course of collection.....	385,056 25
All other assets.....	24,366 96
Total admitted assets.....	<u>\$2,671,249 91</u>

II. LIABILITIES.

Unpaid losses.....	\$ 313,101 02
Unearned premiums.....	1,633,619 35
All other liabilities.....	56,609 33
Total liabilities.....	<u>\$2,003,329 70</u>
Surplus.....	\$667,920 21

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$2,157,562 12
Received from interest and dividends.....	78,189 90
Received from rents and all other sources.....	8,600 77
Total income.....	<u>\$2,244,352 79</u>
Excess of income over expenditures.....	\$130,896 45

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$1,376,272 32
Commissions and brokerage.....	379,730 91
Salaries of officers and employes.....	90,119 93
Taxes.....	43,675 56
All other expenditures.....	223,657 62
Total expenditures.....	<u>\$2,113,456 34</u>

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$237,664,619 00
Premiums received thereon.....	2,729,478 62
Total risks in force Dec. 31, 1892.....	<u>\$281,187,009 00</u>
Total premiums received from commencement to date.....	\$13,775,492 12
Total losses paid from commencement to date.....	8,645,262 32
Excess of premiums over losses.....	<u>\$5,130,229 80</u>

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$2,062,885 65
Premiums received.....	38,297 70
Losses paid.....	17,591 93
Losses incurred.....	19,669 03
Expense.....	11,929 79
Taxes.....	175 52

ELEVENTH ANNUAL REPORT OF
SYNDICATE INSURANCE COMPANY.

Principal office.....Minneapolis, Minnesota.

(Organized in 1886.)

JOHN DeLAIthe, President.

JACOB STONE, Secretary.

CASH CAPITAL, \$200,000.

I. *ASSETS.

Value of real estate owned.....	\$ 2,000 00
Loans secured by mortgages on real estate.....	147,150 00
Interest due on said mortgage loans.....	3,986 25
Market value of bonds and stocks.....	4,800 00
Loans secured by bonds and stocks as collateral.....	75,000 00
Cash on hand and in bank.....	43,482 12
Premiums in course of collection.....	30,098 18
All other assets.....	4,662 72
Total admitted assets.....	\$311,179 27

II. *LIABILITIES.

Capital-stock paid up.....	\$200,000 00
Unpaid losses.....	36,016 03
Reinsurance.....	54,070 98
All other liabilities.....	7,938 69
Total liabilities including capital.....	\$298,025 70
Net surplus.....	\$13,153 57

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$170,816 90
Received from interest and dividends.....	20,660 41
Received from all other sources.....	2,383 86
Total income.....	\$193,861 17

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$194,187 86
Commissions and brokerage.....	34,814 71
Paid salaries of officers and employes.....	22,217 57
Taxes.....	10,749 60
All other expenditures.....	22,589 25
Total expenditures.....	\$284,558 99
Excess of expenditures over income.....	\$90,697 82

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$25,468,263 00
Premiums received thereon.....	353,710 47
Total risks in force Dec. 31, 1892.....	\$8,494,468 00
Total premiums received from commencement to date.....	\$893,229 41
Total losses paid from commencement to date.....	605,061 46
Excess of premiums over losses.....	\$288,167 95

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$261,750 00
Premiums received.....	2,198 80
Losses paid.....	442 14
Losses incurred.....	442 14
Expense.....	439 76
Taxes.....	26 33

*As shown by second statement dated Jan. 27, 1893.

UNITED STATES BRANCH
OF THE
TRANS-ATLANTIC FIRE INSURANCE COMPANY.

OF
HAMBURG, GERMANY.

(Incorporated 1877.)

E. HARBERS, Manager, 54 Pine St., New York City.

I. ASSETS.

Market value of bonds and stocks.....	\$418,410 00
Loans secured by bonds and stocks as collateral.....	135,000 00
Cash on hand and in bank.....	37,764 26
Premiums in course of collection.....	49,171 97
Total admitted assets.....	<u>\$640,346 23</u>

II. LIABILITIES.

Unpaid losses.....	\$ 49,308 03
Unearned premiums.....	251,678 36
All other liabilities.....	12,292 99
Total liabilities.....	<u>\$313,279 38</u>
Net surplus.....	<u>\$327,066 85</u>

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$393,807 12
Received from interest and dividends.....	15,649 72
Total income.....	<u>\$409,456 84</u>
Excess of income over expenditures.....	<u>\$74,790 06</u>

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$181,960 89
Commissions and brokerage.....	97,199 99
Salaries of officers and employes.....	26,221 26
Taxes.....	6,229 73
All other expenditures.....	23,054 91
Total expenditures.....	<u>\$334,666 78</u>

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$39,977,813 00
Premiums received thereon.....	452,287 03
Total risks in force Dec. 31, 1892.....	<u>\$43,839,545 00</u>
Total premiums received from commencement to date.....	\$3,706,261 89
Total losses paid from commencement to date.....	2,234,276 69
Excess of premiums over losses.....	<u>\$1,471,985 20</u>

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$ 21,499 00
Premiums received.....	5,885 85
Losses paid.....	4,274 94
Losses incurred.....	4,063 55
Expense.....	1,485 48
Taxes.....	2 51

THE TEUTONIA FIRE INSURANCE COMPANY.

Principal office.....Philadelphia, Pennsylvania.

(Organized in 1871.)

EUGENE FRANSSSEN, President.

THOMAS CHAMBERLIN Secretary.

CASH CAPITAL, \$200,000.

I. ASSETS.

Value of real estate owned.....	\$ 75,000 00
Loans secured by mortgages on real estate.....	41,900 00
Interest due on said mortgage loans.....	550 81
Market value of bonds and stocks.....	121,238 75
Loans secured by bonds and stocks as collateral.....	2,500 00
Cash on hand and in bank.....	14,882 96
Premiums in course of collection.....	4,541 40
All other assets.....	1,086 87
Total admitted assets.....	\$261,700 79

II. LIABILITIES.

Capital stock paid up.....	\$200,000 00
Unpaid losses.....	1,607 00
Unearned premiums.....	20,210 64
Amount reclaimable on perpetual policies.....	21,701 36
All other liabilities.....	657 89

Total liabilities including capital.....\$244,176 89

Net surplus.....\$17,523 90

Net cash actually received for premiums.....	\$26,450 97
Received from interest and dividends.....	8,810 16
Received from rents and all other sources.....	1,707 48

Total income.....\$36,968 61

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$14,272 06
Paid dividends.....	8,000 00
Commissions and brokerage.....	5,852 65
Salaries of officers and employes.....	4,355 00
Taxes.....	2,239 78
All other expenditures.....	2,540 30

Total expenditures.....\$37,259 79

Excess of expenditures over income.....\$291 18

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$4,002,497 00
Premiums received thereon.....	36,655 88

Total risks in force Dec. 31, 1892.....\$4,062 630 00

Perpetual risks not included above.....\$1,053,760 00

Premiums received thereon.....24,112 62

Total premiums received from commencement to date.....\$466,796 72

Total losses paid from commencement to date.....167,406 45

Excess of premiums over losses.....\$299,390 27

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$65,475 00
Premiums received.....	732 92
Losses paid.....	10 98
Losses incurred.....	10 98
Expense.....	59 21
Taxes.....	13 25

TRADERS INSURANCE COMPANY.

Principal office.....Chicago, Illinois.

(Organized in 1865.)

E. BUCKINGHAM, President.

R. J. SMITH, Secretary.

CASH CAPITAL, \$500,000.

I. ASSETS.

Loans secured by mortgages on real estate.....	\$ 171,320 00
Interest due on said mortgage loans.....	3,038 26
Market value of bonds and stocks.....	1,408,400 00
Cash on hand and in bank.....	36,779 35.
Premiums in course of collection.....	58,645 09
All other assets.....	5,218 92
Total admitted assets.....	\$1,703,401 62

II. LIABILITIES.

Capital stock paid up.....	\$500,000 00
Unpaid losses.....	60,301 82
Unearned premiums.....	421,962 92
All other liabilities.....	17,717 65
Total liabilities including capital.....	\$999,982 39
Net surplus.....	\$703,419 23

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$552,381 36
Received from interest and dividends.....	60,996 39
Total income.....	\$643,377 75

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$400,663 46
Paid dividends.....	50,000 00
Commissions and brokerage.....	98,871 99
Paid salaries of officers and employes.....	49,495 38
Taxes.....	19,311 94
All other expenditures.....	37,138 85
Total expenditures.....	\$655,481 62
Excess of expenditures over income.....	\$12,103 87

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$57,225,562 00
Premiums received thereon.....	\$16,264 92
Total risks in force Dec. 31, 1892.....	\$55,186,061 00
Total premiums received from commencement to date.....	\$9,002,304 91
Total losses paid from commencement to date.....	5,545,668 02
Excess of premiums over losses.....	\$3,456,636 89

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$1,252,318 00
Premiums received.....	25,527 08
Losses paid.....	16,236 50
Losses incurred.....	16,300 66
Expense.....	7,658 12
Taxes.....	32 65

UNITED STATES FIRE INSURANCE COMPANY.

Principal office.....170, 172 Broadway, New York City.

(Organized in 1824.)

W. W. UNDERHILL, President.

W. H. GRIFFIN, Secretary.

CASH CAPITAL, \$250,000.

I. ASSETS.

Loans secured by mortgages on real estate.....	\$525,500 00
Interest due on said mortgage loans.....	3,938 75
Market value of bonds and stocks.....	82,225 00
Cash on hand and in bank.....	13,259 77
Premiums in course of collection.....	59,638 70
All other assets.....	1,244 90
Total admitted assets.....	\$685,807 12

II. LIABILITIES.

Capital stock paid up	\$250,000 00
Unpaid losses.....	36,140 00
Unearned premiums.....	224,633 14
All other liabilities.....	24,121 81
Total liabilities including capital.....	\$534,894 95
Net surplus.....	\$150,912 17

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$312,485 44
Received from interest and dividends.....	26,218 19
Received from other sources.....	12 50
Total income.....	\$338,716 13
Excess of income over expenditures.. ..	\$16,414 60

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$161,279 34
Paid dividends.....	25,012 75
Commissions and brokerage.....	71,726 94
Salaries of officers and employes.....	20,703 51
Taxes.....	9,155 24
All other expenditures.....	34,423 75
Total expenditures.....	\$322,301 53

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$43,983,640 00
Premiums received thereon.....	392,730 65
Marine and inland risks written in 1892.....	\$240,182 00
Premiums received thereon.....	10,256 77
Total risks in force Dec. 31, 1892.....	\$46,941,441 00
Total premiums received from commencement to date.....	\$4,761,796 00
Total losses paid from commencement to date	2,495,127 00
Excess of premiums over losses.....	\$2,266,669 00

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$226,535 00
Premiums received.....	2,431 89
Losses paid.....	267 63
Losses incurred.....	12 50
Expense.....	755 24
Taxes.....	28 58

UNION INSURANCE COMPANY.

Principal office.....Philadelphia, Pennsylvania.

(Organized in 1804.)

CHAS. S. HOLLINSHEAD, President.

EDGAR R. DANNELS, Secretary.

CASH CAPITAL, \$250,000.

I. ASSETS.

Value of real estate owned.....	\$160,000 00
Loans secured by mortgages on real estate.....	9,900 00
Market value of bonds and stocks.....	217,409 50
Loans secured by bonds and stocks as collateral.....	30,200 00
Cash on hand and in bank.....	32,408 07
Premiums in course of collection.....	77,878 03
All other assets.....	2,717 78
Total admitted assets.....	\$530,513 38

II. LIABILITIES.

Capital stock paid up.....	\$250,000 00
Unpaid losses.....	51,188 77
Unearned premiums.....	166,466 09
Amount reclaimable on perpetual policies.....	34,039 71
All other liabilities.....	18,245 09
Total liabilities, including capital.....	\$519,939 66
Net surplus.....	\$10,573 72

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$314,903 89
Received from interest and dividends.....	14,002 46
Received from rents and all other sources.....	7,028 36
Total income.....	\$335,934 71
Excess of income over expenditures.....	\$887 92

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$222,424 04
Paid dividends.....	35 51
Commissions and brokerage.....	51,710 69
Salaries of officers and employes.....	24,993 98
Taxes.....	9,399 76
All other expenditures.....	26,482 81
Total expenditures.....	\$335,045 79

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$38,950,839 00
Premiums received thereon.....	401,550 90
Total risks in force Dec. 31, 1892.....	\$32,818,902 00
Perpetual risks not included above.....	\$1,281,128 00
Deposits received thereon.....	37,821 90
Total premiums received from commencement to date.....	\$22,553,042 00
Total losses paid from commencement to date.....	16,342,280 00
Excess of premiums over losses.....	\$6,210,762 00

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$237,116 00
Premiums received.....	1,604 23
Losses paid.....	446 99
Losses incurred.....	368 49
Expense.....	369 67
Taxes.....	15 75

ELEVENTH ANNUAL REPORT OF
UNITED STATES BRANCH
OF THE
UNION ASSURANCE SOCIETY

OF
LONDON, ENGLAND.

HALL & HENSHAW, Managers, 54 Williams St., New York City.

I. ASSETS.

Market value of bonds and stocks.....	\$587,210 00
Cash on hand and in bank.....	18,599 36
Premiums in course of collection.....	59,804 74
All other assets.....	2,365 35
Total admitted assets.....	<u>\$667,979 45</u>

II. LIABILITIES.

Unpaid losses.....	\$ 34,302 87
Unearned premiums.....	173,707 44
All other liabilities.....	6,901 41
Total liabilities.....	<u>\$214,911 72</u>
Net surplus.....	\$453,067 73

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$281,179 69
Received from interest and dividends.....	23,181 75
Total income.....	<u>\$304,361 44</u>
Excess of income over expenditures.....	\$111,676 75

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$106,052 15
Commissions and brokerage.....	76,228 20
Salaries of officers and employes.....	2,562 50
Taxes.....	5,873 91
All other expenditures.....	1,967 93
Total expenditures.....	<u>\$192,684 69</u>

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$35,070,997 00
Premiums received thereon.....	385,426 95
Total risks in force Dec. 31, 1892.....	<u>\$25,581,000 00</u>
Perpetual risks not included above.....	462,532 00
Premiums received thereon.....	141,923 92
Excess of premiums over losses.....	\$320,608 08

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$
Premiums received.....	13,191 06
Losses paid.....	6,725 57
Losses incurred.....	
Expense.....	3,636 86
Taxes.....	56 57

UNITED FIREMENS INSURANCE COMPANY.

Principal office.....Philadelphia, Pennsylvania.

(Organized in 1860.)

ROBERT B. BEACH, President.

DENNIS J. SWEENEY, Secretary.

CASH CAPITAL, \$300,000.

I. ASSETS.

Value of real estate owned.....	\$ 119,850 00
Loans secured by mortgages on real estate.....	647,931 50
Interest due on said mortgage loans.....	11,896 62
Market value of bonds and stocks.....	307,950 00
Loans secured by bonds and stocks as collateral.....	79,300 00
Cash on hand and in bank.....	35,421 97
Premiums in course of collection.....	46,420 97
All other assets.....	5,530 15
Total admitted assets.....	\$1,254,301 24

II. LIABILITIES.

Capital stock paid up.....	\$300,000 00
Unpaid losses.....	43,466 64
Unearned premiums.....	202,794 16
Amount reclaimable on perpetual policies.....	600,115 63
All other liabilities.....	24,392 46
Total liabilities including capital.....	\$1,170,768 89
Net surplus.....	\$83,532 35

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$285,907 44
Received from interest and dividends.....	51,557 88
Received from rents and all other sources.....	1,498 90
Total income.....	\$338,964 22
Excess of income over expenditures.....	\$13,044 38

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$191,616 29
Paid dividends.....	18,000 00
Commissions and brokerage.....	65,504 00
Salaries of officers and employes.....	19,079 92
Taxes.....	8,411 32
All other expenditures.....	23,308 31
Total expenditures.....	\$325,919 84

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$33,315,717 00
Premiums received thereon.....	346,852 02
Perpetual risks written in 1892.....	\$2,181,100 00
Deposits received thereon.....	48,523 07
Total risks in force Dec. 31, 1892 (including perpetual policies).....	\$64,816,171 00
Total premiums received from commencement to date.....	\$2,731,758 08
Total losses paid from commencement to date.....	1,743,601 17
Excess of premiums over losses.....	\$988,156 91

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$208,875 00
Premiums received.....	3,089 62
Losses paid.....	439 98
Losses incurred.....	439 98
Expense.....	759 98
Taxes.....	37 80

ELEVENTH ANNUAL REPORT OF
UNITED STATES BRANCH
OF THE
WESTERN ASSURANCE COMPANY.

Principal office.....22 Wellington St., East Toronto, Canada.

(Organized in 1851.)

A. M. SMITH, President.

C. C. FOSTER, Secretary.

I. ASSETS.

Market value of bonds and stocks.....	\$1,033,858 75
Cash on hand and in bank.....	231,330 05
Premiums in course of collection.....	256,032 83
Bills receivable not matured taken for fire, marine and inland risks.....	45,973 77
Total admitted assets.....	\$1,617,195 40

II. LIABILITIES.

Unpaid losses.....	\$ 183,496 57
Unearned premiums.....	828,753 82
All other liabilities.....	43,763 68
Total liabilities.....	\$1,056,014 07
Net surplus.....	\$561,181 33

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$1,688,227 16
Received from interest and dividends.....	36,296 75
Total income.....	\$1,724,523 91
Excess of income over expenditures.....	\$184,877 27

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$1,004,571 42
Commissions and brokerage.....	335,912 56
Salaries of officers and employes.....	31,000 00
Taxes.....	30,965 95
All other expenditures.....	137,196 71
Total expenditures.....	\$1,539,646 64

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$122,662,169 00
Premiums received thereon.....	1,658,810 72
Marine and inland risks written in 1892.....	\$75,573,432 00
Premiums received thereon.....	500,903 63
Total risks in force Dec. 31, 1892.....	\$114,273,145 00
Total premiums received from commencement to date.....	\$16,075,044 33
Total losses paid from commencement to date.....	10,687,894 30
Excess of premiums over losses.....	\$5,387,150 03

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$713,300 00
Premiums received.....	15,346 48
Losses paid.....	8,763 07
Losses incurred.....	7,843 85
Expense.....	4,603 96
Taxes.....	19 54

WESTCHESTER FIRE INSURANCE COMPANY.

Principal office.....60 Wall St., New York City.

(Organized in 1837.)

GEORGE R. CRAWFORD, President. JOHN Q. UNDERHILL, Secretary.

CASH CAPITAL, \$300,000.

I. ASSETS.

Value of real estate owned.....	\$ 207,000 00
Loans secured by mortgages on real estate.....	291,850 00
Interest due on said mortgage loans.....	2,119 25
Market value of bonds and stocks.....	953,000 00
Cash on hand and in bank.....	149,808 57
Premiums in course of collection.....	148,422 65
All other assets.....	1,106 76
Total admitted assets.....	\$1,753,307 23

II. LIABILITIES.

Capital stock paid up.....	\$ 300,000 00
Unpaid losses.....	104,135 80
Unearned premiums.....	894,312 07
All other liabilities.....	28,129 15
Total liabilities including capital.....	\$1,326,577 02
Net surplus.....	\$426,730 21

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$1,106,633 18
Received from interest and dividends.....	58,305 71
Received from rents and all other sources.....	553 21
Total income.....	\$1,165,492 10
Excess of income over expenditures.....	\$63,620 30

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$ 615,556 89
Paid dividends.....	30,000 00
Commissions and brokerage.....	248,353 10
Salaries of officers and employes.....	41,969 43
Taxes.....	26,573 13
All other expenditures.....	139,419 25
Total expenditures.....	\$1,101,871 80

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$120,346,866 00
Premiums received thereon.....	1,276,873 83
Total risks in force Dec. 31, 1892.....	\$171,960,918 00
Total premiums received from commencement to date.....	\$16,968,463 65
Total losses paid from commencement to date.....	9,386,185 60
Excess of premiums over losses.....	\$7,582,278 05

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$563,000 00
Premiums received.....	8,257 30
Losses paid.....	5,820 62
Losses incurred.....	3,700 21
Expense.....	2,487 19

WILLIAMSBURGH CITY FIRE INSURANCE COMPANY.

Principal office.....15 Broadway, Brooklyn, New York.

(Organized in 1853.)

MARSHALL S. DRIGGS, President.

FREDERICK H. WAY, Secretary.

CASH CAPITAL, \$250,000.

I. ASSETS.

Value of real estate owned.....	\$ 629,843 90
Loans secured by mortgages on real estate.....	323,650 00
Interest due on said mortgage loans.....	1,305 41
Market value of bonds and stocks.....	360,450 00
Loans secured by bonds and stocks as collateral.....	6,000 00
Cash on hand and in bank.....	93,496 02
Premiums in course of collection.....	70,804 75
All other assets.....	10,513 94
Total admitted assets.....	\$1,496,364 02

II. LIABILITIES.

Capital stock paid up.....	\$250,000 00
Unpaid losses.....	62,798 76
Unearned premiums.....	474,468 88
All other liabilities.....	15,954 56
Total liabilities including capital.....	\$803,222 20
Net surplus.....	\$693,141 82

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$556,319 87
Received from interest and dividends.....	15,975 68
Received from rents and all other sources.....	44,407 94
Total income.....	\$616,703 49
Excess of income over expenditures.....	\$5,052 51

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$326,606 56
Paid dividends.....	50,100 00
Commissions and brokerage.....	132,211 60
Salaries of officers and employes.....	60,617 64
Taxes.....	6,185 69
All other expenditures.....	35,929 49
Total expenditures.....	\$611,650 98

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$ 77,328,860 00
Premiums received thereon.....	637,259 04
Total risks in force Dec. 31, 1892.....	\$118,036,635 00
Total premiums received from commencement to date.....	\$13,166,119 42
Total losses paid from commencement to date.....	6,848,308 83
Excess of premiums over losses.....	\$6,317,810 59

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$348,250 00
Premiums received.....	4,411 93
Losses paid.....	1,272 14
Losses incurred.....	1,069 25
Expense.....	1,242 74
Taxes.....	37 94

NATIONAL ASSURANCE COMPANY.

Principal office.....3 College Green, Dublin, Ireland.

(Organized in 1823.)

HAROLD ENGELBACH, Secretary.

CASH CAPITAL, \$500,000.

*

I. ASSETS.

Value of real estate owned.....	\$ 227,000 00
Loans secured by mortgages on real estate.....	640,135 00
Interest due on said mortgage loans.....	17,975 00
Market value of bonds and stocks.....	1,389,280 00
Loans secured by bonds and stocks as collateral.....	157,068 00
Cash on hand and in bank.....	55,935 00
Premiums in course of collection.....	211,745 00
All other assets.....	108,405 00
Total admitted assets.....	\$2,807,543 00

II. LIABILITIES

Capital stock paid up.....	\$ 500,000 00
Unpaid losses.....	44,210 00
Unearned premiums.....	620,678 00
Net premiums reserve and all other liabilities except capital under the Life Insurance or any other special department.....	1,275,990 00
All other liabilities.....	164,126 00
Total liabilities including capital.....	\$2,605,004 00
Net surplus.....	\$202,539 00

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$1,225,675 00
Received from interest, dividends and all other sources.....	103,945 00
Total income.....	\$1,329,620 00

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$916,590 00
Paid dividends.....	45,000 00
Commissions and brokerage.....	261,005 00
Taxes.....	145,050 00
Total expenditures.....	\$1,367,645 00
Total income.....	\$1,329,620 00
Excess of expenditures over income...	\$38,025 00

V. MISCELLANEOUS.

Fire risks written in 1892.....	\$.....
Premiums received thereon.....	1,246,650 00
Total risks in force Dec. 31, 1892.....	\$234,195,000 00
Total premiums received from commencement to date.....	\$14,052,412 00
Total losses paid from commencement to date.....	9,394,082 00
Excess of premiums over losses.....	\$4,658,330 00

*Home statement. Colorado business shown in branch statement.

STATISTICAL TABLES.

TABLE I.

Showing Risks written, Premiums received, average rate of Premiums, Losses paid, per cent. of Losses to Premiums received, Losses incurred, expenses and taxes in the State of Colorado, for the year 1892, by Fire Insurance Companies authorized to do business in the State.

NAMES OF COMPANIES.	Risks written during the year.	Premiums received.	Average rate of premium	Losses paid.	Per cent. of losses paid to premiums received.	Losses incurred.	Expenses.	Amount of tax paid the State.
Phœnix Fire, Connecticut.....	\$1,527,462 00	\$27,061 39	1.77	\$12,199 72	45.08	\$12,714 72	\$7,585 02	\$160 15
Alliance Assurance, England.....	1,336,614 00	27,983 42	1.82	6,178 50	22.00	6,978 50	8,389 92	267 92
Atlas Assurance, England.....	857,396 00	16,824 38	1.96	7,636 23	45.38	7,636 23	3,491 17	113 93
Alleghania, Pittsburg, Pennsylvania.....	260,875 00	3,333 42	1.24	2,536 69	76.00	2,355 21	3,491 17	14 33
American, Boston, Massachusetts.....	457,698 00	5,300 13	1.16	1,012 10	13.09	1,012 10	1,538 10	56 00
American Central, St. Louis, Missouri.....	485,304 00	8,206 15	1.69	1,918 38	23.38	1,803 10	1,267 51	100 40
Alamo, Texas.....	70,611 67	1,170 65	1.66	250 89	21.42	230 89	394 36	6 51
Agricultural, New York.....	323,460 00	5,037 00	1.56	3,704 36	73.51	2,284 00	132 82	24 00
American, Newark, New Jersey.....	549,789 00	7,665 44	1.39	1,038 41	13.55	2,021 97	2,333 97	81 86
American, New York.....	588,491 38	7,065 00	1.31	2,413 55	34.21	1,968 88	2,351 67	45 80
American, Philadelphia, Pennsylvania.....	1,296,553 00	21,496 45	1.66	13,937 23	64.81	13,783 71	5,384 57	43 49
Armenia, Pittsburg, Pennsylvania.....	246,435 00	1,616 85	0.66	6,715 81	415.30	3,357 52	.....	.....
Boylston, Boston, Massachusetts.....	306,474 00	4,681 70	1.53	1,455 47	31.00	1,905 47	1,047 56	43 57
British America, Toronto, Canada.....	718,819 00	12,677 21	1.76	8,666 92	68.37	4,458 49	4,460 23	.....
Buffalo German, Buffalo, New York.....	573,820 00	5,503 01	0.96	2,717 04	49.37	2,717 04	1,020 21	23 32
Burlington, Burlington, Iowa.....	232,131 00	3,673 39	1.58	2,658 53	72.37	2,193 36	982 45	00 65
Broadway, New York.....	321,036 00	5,402 69	1.08	1,317 01	23.61	2,255 20	40 37	86 90
Balaise, Switzerland.....	375,316 00	6,187 01	1.64	5,309 21	89.01	5,509 21	1,786 53	.....
Commercial Union Assurance, England.....	3,084,127 78	55,625 85	1.80	36,212 45	65.15	33,412 32	14,188 66	103 90
Continental, New York.....	1,196,480 00	25,281 90	2.11	8,977 99	35.51	7,471 72	5,157 17	222 83
Connecticut, Hartford, Connecticut.....	1,208,107 00	20,574 43	1.70	9,331 64	45.36	9,572 05	4,427 90	136 80
Citizens, Missouri.....	246,951 00	3,525 00	1.43	2,218 65	62.94	2,218 65	780 73	10 50
Citizens, New York.....	307,751 34	4,772 37	1.55	1,147 92	24.05	1,032 31	1,254 27	48 20
Citizens, Pennsylvania.....	464,411 00	4,996 59	1.08	2,257 76	49.19	2,069 71	1,395 48	26 87
Concordia, Wisconsin.....	1,169,944 00	12,397 56	1.06	6,683 06	53.90	8,999 22	3,814 25	38 00
Capital, New Hampshire.....	133,340 60	1,717 52	1.29	665 03	38.73	665 08	524 50	10 56
Caledonian, Scotland.....	397,292 00	7,834 75	2.13	11,308 37	144.33	8,121 07	2,087 57	.....

Delaware, Pennsylvania.....	6,531 02	1.89	802 86	12.29	2,423 36	1,469 64	85 17
Detroit Fire and Marine, Michigan.....	3,754 27	1.23	1,161 55	30.93	1,161 55	647 11	38 91
Denver, Colorado.....	37,376 19	1.36	20,776 79	55 59	14,317 63	10,358 43	124 82
Eagle, New York.....	5,128 86	1.24	1,875 72	26.53	1,887 88	1,316 50	38 77
Equitable Fire and Marine, Rhode Island.....	2,881 23	1.25	2,045 38	70.39	2,051 38	423 25	8 25
Fireman's Fund, California.....	3,003,250 00	1.53	22,750 00	49.55	22,611 20	13,749 45	190 02
Fire Association, Pennsylvania.....	709,289 00	1.75	2,467 07	19.89	2,474 45	3,508 40	128 55
Franklin Fire, Pennsylvania.....	462,130 00	1.43	1,655 29	25.01	1,653 06	1,534 41	68 54
Farragut, New York.....	172,083 00	1.36	1,246 32	51.36	1,208 12	669 28	9 44
Firemen's, New Jersey.....	252,917 50	1.11	1,142 82	4.89	1,142 82	652 80	42 46
Fire Insurance Co., of the County of Philadelphia, Pennsylvania.....	120,473 00	1.56	563 35	30.17	576 35	386 84	18 28
German American, New York.....	1,931,252 00	1.54	9,731 60	32 76	7,630 00	7,734 03	244 85
Guardian Fire and Life, England.....	942,077 55	1.63	3,404 50	26.69	3,404 50	1,120 54	111 61
German, Freeport, Illinois.....	448,219 00	1.82	7,285 35	42.11	7,068 55	5,033 56	99 60
Glens Falls, New York.....	434,452 00	1.40	2,843 01	46.54	2,843 01	916 30	56 78
Girard Fire and Marine, Pennsylvania.....	424,255 00	1.37	3,213 66	51.74	3,239 51	450 00	50 94
Grand Rapids, Michigan.....	236,558 00	1.42	2,78 88	08.28	2,78 88	680 61	48 14
German, Peoria, Illinois.....	590,229 00	1.34	4,360 56	54.88	4,034 61	1,372 40	44 26
German, Pittsburg, Pennsylvania.....	677,920 03	1.41	3,350 14	41.02	3,350 14	3,832 19	36 36
German, Mutual, Colorado.....	504,356 00	1.23	2,351 68	37.79	1,387 50	2,138 99	34 63
Greenwich, New York.....	225,455 00	1.09	1,084 26	44.28	918 53	48 05	26 32
German Mutual, Colorado.....	250,600 00	1.74	80 61	06.72	80 61	924 70	24 13
Granite State, New Hampshire.....	533,161 00	1.05	5,688 92	61.38	5,987 46	2,512 48	3 47
German, Quincy, Illinois.....	74,500 00	1.65	1,531 71	156.07	1,746 71	245 35	.....
Home, New York.....	34,502 21	1.39	14,900 32	43.21	15,256 72	6,900 44	253 85
Hartford, Connecticut.....	2,234,578 00	1.63	10,070 46	27.60	15,009 75	8,472 30	358 75
Hamburg Bremen, Germany.....	810,337 00	1.80	3,882 36	26.64	3,957 36	5,100 53	111 81
Hanover, New York.....	615,308 66	1.56	2,235 84	23.85	2,064 62	2,508 53	96 40
Home Mutual, California.....	624,613 00	1.90	9,427 74	78.44	13,093 81	1,800 00	12 80
Helvetia Swiss, Switzerland.....	703,084 70	2.05	6,947 91	48.11	6,947 91	3,618 83	77 50
Insurance Co. of North America, Pennsylvania.....	2,801,400 00	1.89	53,036 08	44.81	23,204 74	16,150 42	256 30
Insurance Co. of the State of Pennsylvania.....	360,599 00	1.41	5,068 48	57.53	2,218 81	1,725 14	8 53
Imperial (Limited) London, England.....	1,072,583 43	2.31	21,168 06	85.56	21,013 83	6,431 84	.....
Liverpool and London and Globe, England.....	3,218,137 00	1.85	29,843 78	49.98	29,621 78	14,919 30	298 86
Lancashire, Manchester, England.....	874,827 00	1.61	3,896 60	27.66	3,711 30	2,929 31	145 24
London and Lancashire, England.....	1,117,304 00	2.16	11,223 81	47.41	9,047 93	6,634 44	109 57
London Assurance Corporation, England.....	522,485 00	1.69	3,105 41	36 10	3,101 22	2,232 33	68 49
Lombard's, Pennsylvania.....	137,015 00	1.22	1,098 46	63.63	1,094 46	608 03	.....
Lion, London, England.....	989,364 07	2.34	13,923 40	60.21	16,986 66	6,012 65	63 78

TABLE I.—CONCLUDED.

NAMES OF COMPANIES.	Risks written during the year.	Premiums received.	Average rate of premium	Losses paid.	Per cent. of losses paid to premium's received.	Losses incurred.	Expenses.	Amount of tax paid the State.
Manchester, Manchester, England.....	1,500,431 27	27,654 38	1.85	10,140 30	36.63	8,392 38	6,901 09	212 85
Milwaukee Mechanics', Wisconsin.....	951,424 00	13,991 42	1.47	4,025 70	28.77	1,525 70	4,896 99	101 37
Mercantile Fire and Marine, Massachusetts.....	50,319 00	5,015 75	1.00	989 39	19.73	989 39	77 33	78 98
Mechanics', Newark, New Jersey.....	698,691 43	10,665 69	1.52	6,649 89	66.55	5,384 86	1,872 84	42 88
Mechanics', Philadelphia, Pennsylvania.....	240,298 00	3,552 89	1.48	1,310 16	33.78	1,122 26	1,172 45	21 40
Mechanics', Rhode Island.....	201,652 00	2,673 07	1.33	1,490 75	55.47	700 75	530 46	13 03
Manufacturers' and Merchants, Pennsylvania.....	135,706 67	1,289 89	0.95	356 33	27.63	356 33	425 66	10 16
Manufacturers' and Builders', New York.....	124,426 00	1,991 11	1.60	4,123 24	346.17	4,439 59	.....	.....
Michigan Fire and Marine, Michigan.....	660,176 35	13,114 03	1.99	9,788 26	74.64	10,445 56	4,678 80	.....
New Zealand, New Zealand.....	2,767,997 54	51,292 67	1.85	14,553 76	28.37	16,853 76	24,835 77	238 06
Niagara, New York.....	1,453,648 00	27,160 55	1.87	9,233 57	34.10	8,915 60	6,250 08	237 37
Northern Assurance, England.....	1,067,372 61	18,116 80	1.74	3,776 18	20.84	3,274 99	3,986 65	207 07
North British and Mercantile, England.....	1,382,104 00	26,417 16	1.67	8,065 22	32.76	8,855 72	7,925 10	188 78
Northwestern National, Wisconsin.....	987,436 00	11,954 83	1.21	2,677 31	22.39	874 14	3,886 45	113 92
New Hampshire, New Hampshire.....	943,257 00	13,365 09	1.41	7,025 43	57.31	7,914 32	1,352 49	86 92
National, Ireland.....	601,886 00	12,744 40	2.12	7,495 47	58.81	7,495 47	3,528 90	34 40
National, Connecticut.....	1,736,442 00	33,495 09	1.93	22,961 58	68.35	20,482 11	9,579 51	19 08
Newark, New Jersey.....	130,010 00	1,918 72	1.47	2,473 90	128.34	675 60	803 33	.....
Norwich Union, England.....	1,448,410 00	27,051 04	1.87	21,664 60	80.09	20,956 40	6,002 09	.....
Orient, Connecticut.....	951,138 00	10,931 65	1.15	4,755 21	01.60	1,729 47	2,732 91	128 87
Oakland Home, California.....	342,402 04	7,689 29	2.21	5,164 89	67.17	5,164 89	1,922 32	12 04
Phoenix, Connecticut.....	1,551,882 00	24,961 88	1.61	9,937 62	39.81	9,006 62	4,992 37	200 63
Phoenix, Brooklyn, New York.....	2,572,100 00	51,894 06	2.01	31,576 32	60.88	33,083 36	14,877 82	108 20
Phoenix, London, England.....	717,385 00	14,788 92	1.54	4,767 21	45.76	4,756 00	3,257 51	95 28
Pacific, New York.....	914,945 00	5,698 95	0.79	1,767 06	31.01	1,767 56	1,597 79	46 68
Prussian National, Germany.....	633,458 00	11,500 00	1.76	6,033 71	52.46	.....	3,450 00	40 32
People's, New Hampshire.....	415,994 00	5,131 69	1.23	2,261 90	44.08	2,451 43	1,705 90	22 07
Providence Washington, Rhode Island.....	1,143,004 00	21,573 56	1.89	19,291 83	89.88	17,467 95	5,706 86	.....
Providence Washington, Rhode Island.....	1,149,919 00	28,329 83	2.10	19,952 73	70.43	22,280 37	9,168 80	73 22
Palatine, Pennsylvania.....	608,165 00	10,793 00	1.77	4,531 87	41.99	8,492 87	2,400 00	54 27
Patriotic Assurance Company, Ireland.....	214,125 00	3,382 96	1.58	1,459 42	43.14	1,459 42	669 05	.....

Queen of America, New York.

Royal, England.....	1,369,224 00	19,016 82	1.39	7,401 12	38.92	6,337 59	4,134 43	143 72
Royal Exchange Assurance Corporation, England.....	1,582,894 32	27,513 33	1.73	9,001 29	32.71	8,903 35	6,878 34	232 67
Rockford, Illinois.....	1,053,523 00	12,689 14	1.20	1,362 11	10.73	1,362 11	1,362 11	105 35
Rockford, Illinois.....	1,085,990 00	9,875 69	0.91	3,887 00	39.36	3,887 00	2,962 68	60 52
Rockford, Illinois.....	317,765 00	3,527 99	1.01	296 66	08.41	126 66	998 19	44 66
Rochester German, New York.....	536,276 00	7,930 06	1.48	4,174 15	52.64	3,961 34	6,693 51	19 92
Reading Fire, Reading, Pennsylvania.....	180,937 00	1,975 61	1.09	854 80	43.27	1,289 56		
Sun Insurance Office, England.....	* 2,062,985 65	38,297 70	1.86	17,591 93	45.93	19,689 03	11,929 79	175 52
Spring Garden, Pennsylvania.....	814,189 09	11,412 28	1.41	1,835 97	16.05	1,835 97	4,004 77	112 03
St. Paul Fire and Marine, Minnesota.....	961,061 00	14,625 71	1.49	4,857 31	33.34	4,729 82	4,388 63	107 64
State Investment and Insurance Co., (California).....	390,730 00	8,798 48	2.23	4,707 42	53.50	5,450 42	1,636 40	49 10
Springfield Fire and Marine, Massachusetts.....	1,334,796 00	26,692 34	2.00	16,997 85	63.68	17,582 28	8,007 70	33 73
State, Iowa.....	789,202 00	16,020 81	2.03	8,788 78	54.86	6,528 33	5,925 46	26 13
Syndicate, Minnesota.....	261,750 00	2,198 80	0.84	442 14	20.11	442 14	439 76	26 33
Southern, Louisiana.....	228,357 00	5,339 10	2.33	3,773 81	70.68	4,063 06	1,102 50	9 24
Security, Connecticut.....	623,442 00	12,264 44	1.97	13,323 70	108.64	9,243 44	2,944 38	
San, (California).....	277,111 00	4,033 62	1.46	7,360 85	182.48	7,360 85	411 11	
Scottish Union and National, England.....	1,246,048 00	21,212 66	1.70	10,460 30	49.31	10,829 99	6,568 42	83 67
Svea Fire and Life, Sweden.....	199,270 00	2,633 24	1.32	3,070 00	112.78			
Traders', Illinois.....	1,252,318 00	25,537 08	2.04	16,236 50	63.60	16,300 66	7,658 12	32 65
Transatlantic, Germany.....	321,499 00	5,885 85	1.83	4,274 94	72.63	4,063 55	1,485 48	2 51
Teutonic, Pennsylvania.....	65,475 00	732 92	1.12	10 98	01.49	10 98	59 21	13 25
Union Assurance Society, England.....	677,185 00	13,191 06	1.95	6,725 57	50.99	6,725 57	3,636 86	56 57
United Firemen's, Pennsylvania.....	208,875 00	3,089 62	1.48	439 98	14.24	439 98	759 98	37 80
United States, New York.....	226,535 00	2,451 89	1.08	267 63	10.91	12 50	755 24	28 58
Union, Pennsylvania.....	237,116 00	1,604 23	0.68	446 99	27.86	368 49	369 67	15 75
Williamsburg City, New York.....	348,250 00	4,411 93	1.27	1,272 14	28.84	1,069 25	1,242 71	37 94
Western Assurance, Canada.....	713,300 00	15,346 48	2.15	8,765 07	57.11	7,843 85	4,603 96	19 54
Westchester, New York.....	563,000 00	8,257 30	1.47	5,820 62	70.61	3,700 21	2,487 19	
Totals.....	\$108,168,403 69	\$1,721,483 74	1.67	\$806,431 04	46.85	\$799,970 35	\$460,495 63	\$8,925 05

TABLE II.

Showing the several items comprising the Income at the close of 1892 of Fire and Marine Insurance Companies doing business in Colorado.

(COMPANIES.	From Premiums received.	From interest and dividends.	From rents and all other sources.	Total income	Total expenditures.	Excess of income over expenditures	Excess of expenditures over income.
Etna Insurance Company, Connecticut	\$3,715,006 09	\$463,816 73	\$ 6,998 39	\$4,185,822 01	\$4,965,186 11	\$220,635 90	.....
Agricultural Insurance Company, New York	1,012,900 84	106,929 07	5,346 65	1,123,155 56	1,063,553 58	79,631 98	.....
Alamo Fire Insurance Company, Texas	127,410 77	10,421 41	5,998 75	143,833 96	123,071 77	20,762 19	.....
Alliance Assurance Company, England	254,706 97	11,202 39	8,000 00	273,909 36	246,837 39	27,071 97	.....
Atlas Assurance Company, England	1,504,026 39	73,810 79	27,607 81	1,605,445 02	1,500,357 91	44,887 11	.....
American Central Insurance Company, Missouri	706,800 31	45,426 09	26,589 04	878,815 44	770,486 11	88,029 33	.....
American Insurance Company, Massachusetts	347,257 31	24,521 34	.....	371,778 65	371,778 65	13,801 18	.....
American Insurance Company, New Jersey	538,853 61	99,215 05	3,202 27	641,270 96	522,350 84	108,920 12	.....
American Fire Insurance Company, New York	1,522,042 68	62,276 71	.....	1,584,319 39	1,616,964 17	57,421 77	32,644 78
American Fire Insurance Company, Pennsylvania	2,468,085 36	142,335 44	58,453 36	2,668,874 16	2,611,452 39	57,421 77	.....
Alleghania Fire Insurance Company, Pennsylvania	193,095 10	17,820 86	1,980 14	212,896 10	250,308 40	37,412 30	.....
Armstrong Insurance Company, Pennsylvania	60,314 57	12,800 12	2,945 71	76,180 40	71,445 22	4,735 18	.....
Broadway Insurance Company, New York	201,365 00	15,475 01	.....	219,840 01	220,416 08	576 07	.....
Boylston Insurance Company, Massachusetts	322,241 65	8,464 37	28,391 71	359,097 73	320,687 85	38,409 88	.....
Balaise Fire Insurance Company, Switzerland	506,998 05	37,819 71	12,411 39	556,889 76	527,826 98	29,132 78	.....
Baltimore German Insurance Company, New York	415,509 01	50,254 51	22,216 89	487,960 41	400,801 46	87,155 45	6,725 85
Burlington Insurance Company, Iowa	258,482 56	9,782 40	5,480 36	273,745 32	280,471 37	19,929 84	.....
British-America Assurance Company, Canada	598,834 84	23,158 51	.....	621,993 38	602,063 54	.....	.....
Caladonian Insurance Company, Scotland	1,881,476 24	38,786 23	.....	1,920,262 47	1,483,465 66	436,796 81	.....
Capital Fire Insurance Company, New Hampshire	126,620 78	14,477 71	1,373 10	142,471 62	38,547 88	38,547 88	.....
Citizens Insurance Company, New York	698,933 81	28,616 81	5,428 45	733,008 10	797,889 36	64,881 26	.....
Citizens Insurance Company, Missouri	92,663 26	24,785 47	.....	117,478 73	89,289 90	28,288 83	.....
Citizens Insurance Company, Pennsylvania	310,437 16	30,022 45	6,731 58	346,891 19	329,887 35	17,003 84	.....
Concordia Insurance Company, Wisconsin	433,518 32	32,159 28	.....	465,977 60	415,274 97	50,702 63	.....
Connecticut Fire Insurance Company, Connecticut	1,518,296 36	118,223 23	.....	1,636,519 49	1,505,048 37	131,471 12	.....
Continental Insurance Company, New York	2,712,105 37	176,423 13	47,174 51	2,935,703 01	2,794,362 89	141,340 12	.....
Commercial Union Assurance Company, England	2,590,967 49	73,391 12	41,454 32	3,107,812 93	2,989,437 86	118,375 07	.....
Denver Insurance Company, Colorado	47,148 72	18,431 98	766 00	66,046 70	47,052 43	18,994 27	.....
Detroit Fire and Marine Insurance Company, Michigan	255,085 17	64,791 03	1,015 06	321,491 26	233,573 02	67,918 24	.....
Delaware Insurance Company, Pennsylvania	869,747 10	58,810 75	1,827 38	933,375 23	34,698 33	34,698 33	.....

Eagle Fire Company, New York.....	183,951 95	26,809 48	11,397 06	222,218 52	225,615 57	6,427 05
Equitable Fire and Marine Insurance Company, Rhode Island.....	289,056 50	22,007 58	4,150 80	319,214 88	323,384 82	18,169 54
Fireproofs Fund Insurance Company, California.....	1,738,121 03	102,732 10	25,327 19	1,866,183 02	1,703,340 19	162,843 43
Fireproofs Insurance Company, New Jersey.....	375,933 06	93,169 78	8,878 31	478,311 18	445,146 08	33,165 10
Farragut Insurance Company, New York.....	100,880 12	12,295 55	1,400 00	122,672 67	181,366 91	58,694 24
Fire Association of Philadelphia, Pennsylvania.....	2,050,090 91	238,208 53	5,378 75	2,293,618 23	2,214,251 50	79,366 72
The Fire Insurance Company of the County of Philadelphia, Penn.	168,674 31	36,216 17	2,732 01	207,622 49	218,119 48	10,496 99
Franklin Fire Insurance Company, Pennsylvania.....	511,509 82	139,137 67	12,619 90	663,267 89	600,477 96	62,789 43
German Mutual Fire Insurance Company, Colorado.....	2,174 53	20 75		2,204 28	1,403 16	1,191 12
Guardian Fire and Life Assurance Company, England.....	1,107,781 60	42,901 52	2,500 00	1,152,683 12	1,458,088 87	3,465 75
German Insurance Company, Freeport, Ill.....	1,402,285 40	131,115 11	4,335 35	1,538,400 06	1,408,808 87	189,437 42
German Fire Insurance Company, Peoria, Ill.....	178,145 85	13,948 93	29 21	192,124 02	183,279 81	6,811 18
German Insurance Company, Quincy, Ill.....	91,401 01	13,586 57	2,008 82	110,496 40	66,500 97	44,045 43
Grand Rapids Fire Insurance Company, New Hampshire.....	108,685 42	19,289 29	2,970 52	130,955 23	173,911 50	17,013 73
German American Insurance Company, New York.....	500,721 13	23,150 45		533,171 58	550,916 25	201,820 33
Germania Fire Insurance Company, New York.....	2,884,034 82	240,708 85		3,124,743 67	2,922,923 31	20,582 13
Gleus Falls Insurance Company, New York.....	1,006,650 42	108,155 66		1,114,806 08	1,001,223 95	109,543 35
Greenwich Insurance Company, New York.....	641,336 82	112,780 81	1,229 75	755,347 38	585,804 03	141,288 87
German Fire Insurance Company, Pennsylvania.....	1,223,569 91	55,481 30	17,611 27	1,296,659 48	283,157 14	7,746 91
Girard Fire and Marine Insurance Company, Pennsylvania.....	292,174 56	20,404 96	8,324 56	290,904 08	468,324 90	60,389 42
Girard Fire and Marine Insurance Company, Pennsylvania.....	459,454 08	62,645 61	6,614 63	528,714 32		
Home Mutual Insurance Company, California.....	400,209 58	41,711 15	9,483 25	460,203 08	404,410 31	55,793 67
Hartford Fire Insurance Company, Connecticut.....	3,557,421 26	286,258 85	8,590 32	3,852,270 43	3,537,935 12	314,335 31
Hamburg-Brandenburg Fire Insurance Company, Germany.....	1,216,926 75	48,217 73		1,265,144 48	1,172,103 13	93,049 35
Hannover Fire Insurance Company, New York.....	1,247,346 48	91,618 81	1,716 02	1,340,681 31	1,344,058 23	3,376 89
Helvetia Swiss Fire Insurance Company, Switzerland.....	645,949 21	52,737 10		698,686 31	680,106 36	12,579 95
Home Insurance Company, New York.....	4,891,500 97	326,397 66	111,989 11	5,352,887 74	5,453,567 31	122,679 57
Imperial Insurance Company, England.....	1,241,009 34	36,337 34	17,433 14	1,294,779 82	1,228,289 41	66,490 41
Insurance Company of North America, Pennsylvania.....	5,514,515 66	388,886 12	6,528 91	5,939,530 69	5,687,219 21	252,711 48
Insurance Company of the State of Pennsylvania, Penn.....	327,249 66	14,522 69	13,963 82	355,736 17	365,259 93	9,523 76
Lancashire Insurance Company, England.....	2,721,858 40	91,678 53	18,760 32	2,828,287 25	3,500,764 08	672,466 83
Liverpool and London and Globe Insurance Co., England.....	5,383,149 59	188,249 84	68,420 70	5,610,779 19	5,680,156 90	500,622 29
London and Lancashire Fire Insurance Company, England.....	2,140,268 61	74,741 27	8,489 85	2,225,512 76	2,070,749 79	153,252 97
London Fire Insurance Company, England.....	584,003 01	27,569 11		612,472 15	540,388 73	71,183 42
London Assurance Corporation, England.....	1,737,537 66	74,324 13		1,812,461 79	1,616,847 93	195,613 86
Lumbermens Insurance Company, Pennsylvania.....	143,466 82	43,890 58	2,681 97	189,959 37	141,784 99	48,214 38

TABLE II.—CONCLUDED.

COMPANIES.	From Premiums received.	From interest and dividends.	From rents and all other sources	Total income	Total expenditures.	Excess of income over expenditures	Excess of expenditures over income.
Manchester Fire Assurance Company, England	1,476,586 94	36,765 00		1,513,351 94	1,277,593 47	235,758 47	
Moravia Fire and Marine, Massachusetts	218,194 50	27,404 50		245,675 00	233,868 78	11,806 22	
Michigan Fire and Marine, Michigan	545,480 84	44,500 94	4,076 05	593,761 71	639,640 23		45,878 52
The Merchants Insurance Company, New Jersey	960,849 54	51,400 94	23,907 89	1,036,158 37	1,054,918 54		18,760 17
Manufacturers and Builders Fire Insurance Company, New York	156,672 26	17,808 92	6,116 56	180,597 74	131,255 52		160,637 78
Manufacturers and Merchants Insurance Company, Pennsylvania	141,353 27	16,513 90	1,064 71	158,927 18	310,289 48	28,732 70	
Mechanics Insurance Company, Pennsylvania	214,372 14	29,482 81	4,108 92	247,963 87	240,409 23	7,554 64	
Mechanics Insurance Company in Providence, Rhode Island	292,908 15	21,367 61		314,275 76	332,563 56		18,227 80
Milwaukee Mechanics Insurance Company, Wisconsin	769,234 00	86,945 25	1,588 77	857,778 02	799,200 19	58,577 83	
National Fire Insurance Company, Connecticut	2,012,515 26	137,120 01	1,432 03	2,151,067 30	1,911,525 33	239,541 97	
Northern Assurance Company of London, England	1,219,972 85	32,960 36		1,252,933 21	1,398,837 77	45,904 56	
North British and Mercantile Insurance Company, England	2,369,477 58	129,271 61	3,044 90	2,501,794 09	2,421,841 57	79,952 52	
Norwich Union Fire Insurance Society, England	1,225,675 00	64,143 32		1,331,814 38	1,521,689 91	190,153 67	
National Assurance Company, Ireland	886,482 16	96,300 13	103,945 00	1,329,620 00	1,367,615 00		38,025 00
New Hampshire Fire Insurance Company, New Hampshire	197,312 46	28,959 80	7,025 25	233,298 51	272,603 50		39,274 99
Newark Fire Insurance Company, New Jersey	961,779 70	56,902 61	25,753 81	1,044,436 12	1,047,720 94		365,284 82
Niagara Fire Insurance Company, New York	1,426,500 00	26,115 00	52,387 00	1,505,002 00	1,364,292 00	140,710 00	
New Zealand Insurance Company, New Zealand	650,632 32	73,996 93		724,629 25	643,623 19	81,006 06	
Northwestern National Insurance Company, Wisconsin							
Oakland Home Insurance Company, California	612,657 26	12,966 57	5,042 77	630,666 60	618,675 61	11,990 99	
Orient Insurance Company, Connecticut	1,462,447 72	89,632 77	481 64	1,552,262 13	1,476,994 73	75,267 40	
Palatine Insurance Company, England	787,086 32	13,506 21		800,592 53	484,028 10	316,554 43	
Phoenix Assurance Company, England	1,967,052 49	66,620 00		2,033,672 49	2,036,708 71		3,036 22
Phoenix Assurance Company, Connecticut	3,363,127 41	233,552 33	7,049 96	3,603,672 70	3,381,214 75	25,865 95	
Peoples Fire Insurance Company, New Hampshire	612,690 36	41,475 61	150,000 09	793,775 97	631,474 79	162,601 18	
Pennsylvania Fire Insurance Company, Pennsylvania	1,479,721 72	159,884 15	1,962 44	1,641,568 31	1,524,116 46	117,451 85	
Prussian National Insurance Company, Germany	330,664 76	26,935 05		357,499 76	256,761 73	100,738 03	
Pacific Fire Insurance Company, New York	318,828 07	23,974 80		342,812 97	292,475 26	50,337 71	
Pacific Fire Insurance Company, New York	825,080 00	30,020 00	3,545 00	869,245 00	964,164 96		94,916 96
Patriotic Assurance Company, Ireland	1,254,347 46	51,633 05		1,335,980 51	1,332,888 02		36,877 51
Provident Washington Insurance Company, Rhode Island	1,212,702 61	105,134 91	287,695 90	1,635,533 42	1,290,932 79	384,000 63	
Phenix Insurance Company, New York							

Queen of America, New York

Reading Fire Insurance Company, Pennsylvania.....	2,046,151 96	.....	256,225 43	2,302,380 39	2,022,533 05	279,847 31
Reliance Insurance Company, Pennsylvania.....	387,609 52	29,634 04	8,677 46	425,021 02	405,771 30	20,149 72
Rockefeller German, New York.....	230,469 81	32,341 11	2,958 56	265,772 48	255,891 73	6,880 75
Rockford Insurance Company, Illinois.....	470,370 89	24,372 08	21,736 09	492,106 97	572,223 63	44,537 58
Royal Insurance Company, England.....	4,731,855 45	37,373 80	1,143 09	508,887 78	417,232 95	91,654 85
Royal Exchange, England.....	123,281 48	10,000 00	79,539 17	4,972,095 22	4,495,451 48	477,240 74
			.....	133,281 48	140,518 64	7,237 16
Svea Fire and Life Insurance Company, Sweden.....	1,199,101 69	338,057 15	687,386 12	2,224,544 96	2,468,053 80	55,891 16
Security Insurance Company, Connecticut.....	572,211 75	25,002 59	228 40	597,532 71	571,615 05	25,887 69
Scottish Union and National, Scotland.....	891,369 74	83,321 55	.....	974,691 29	750,061 87	224,628 42
Southern Insurance Company, Louisiana.....	426,491 39	21,398 82	.....	447,890 21	461,418 80	.....
Springfield Fire and Marine, Massachusetts.....	1,817,271 17	148,472 51	4,197 26	1,969,940 91	1,999,562 82	88 42
Spring Garden Insurance Company, Pennsylvania.....	357,137 53	56,352 79	3,754 93	419,225 25	389,121 25	33,104 00
St. Paul Fire and Marine Insurance Company, Minnesota.....	1,521,139 86	109,479 70	3,111 56	1,635,785 12	1,433,001 21	202,783 91
State Insurance Company, Iowa.....	474,165 24	21,353 53	7,931 42	503,889 19	497,146 05	4,734 11
State Investment and Insurance Company, California.....	730,576 01	32,235 89	11,470 50	774,282 40	768,731 31	5,551 06
Sun Insurance Company, California.....	292,952 66	22,748 06	6,497 58	322,198 30	344,648 53	.....
Sun Insurance Office, England.....	2,157,562 12	78,189 90	8,600 77	2,244,352 79	2,113,456 34	22,450 23
Syndicate Insurance Company, Minneapolis.....	170,916 90	20,660 41	2,383 86	193,801 17	284,558 99	130,806 45
			.....	.....	.....	96,507 82
Teutonia Insurance Company, Pennsylvania.....	26,450 97	8,810 16	1,707 48	36,963 61	37,250 79	291 18
Traders Insurance Company, Illinois.....	582,381 36	60,996 39	.....	643,377 75	652,461 62	12,103 87
Trans-Atlantic, Germany.....	383,807 12	15,649 75	.....	409,456 84	334,666 75	74,790 03
Union Insurance Company, Pennsylvania.....	314,993 89	14,002 46	7,028 36	335,931 71	335,046 79	887 92
Union Assurance, England.....	281,179 69	23,181 75	.....	304,361 44	192,684 69	111,676 75
United Firemen, Pennsylvania.....	334,907 44	51,357 88	1,498 90	388,064 22	325,919 84	13,044 38
United States Insurance Company, New York.....	312,485 44	26,218 19	12 50	338,716 13	322,301 53	16,414 60
Westchester Fire Insurance Company, New York.....	1,106,633 18	58,305 71	553 21	1,165,492 10	1,101,871 80	63,620 30
Western Assurance Company, Canada.....	1,688,221 16	36,296 75	.....	1,724,523 91	1,739,045 64	184,877 27
Williamsburg City Fire Insurance Company, New York.....	556,319 87	15,975 68	44,407 91	616,703 49	611,550 98	5,032 51
Total.....	\$333,317,815 37	\$8,606,874 47	\$2,559,160 95	\$144,484,150 79	\$121,341,039 07	\$9,297,326 51
						\$2,270,320 17

TABLE III.

Showing the several items comprising the Expenditures at the close of 1892 of Fire and Marine Insurance Companies doing business in Colo.

(COMPANIES.	Losses.	Dividends	Commissions and brokerage.	Salaries of officers and employes.	Taxes.	All other expenditures.	Total expenditures.
Etna Insurance Company, Connecticut.....	\$2,117,272 04	\$720,000 00	\$611,000 83	\$217,363 85	\$90,757 01	\$238,792 38	\$3,965,186 11
Agricultural Insurance Company, New York.....	571,718 35	50,015 00	208,382 40	128,174 89	20,810 24	64,302 70	1,043,553 38
Alamo Fire Insurance Company, Texas.....	85,545 12	.....	.....	31,532 50	2,621 83	3,372 32	123,071 77
Alliance Assurance Company, England.....	114,156 62	.....	64,553 72	33,451 23	2,684 26	31,991 36	246,837 39
Atlas Assurance Company, England.....	955,487 89	130,933 75	279,088 77	195,044 50	.....	.....	1,560,557 91
American Central Insurance Company, Missouri.....	429,749 74	60,000 00	122,915 26	58,835 81	16,507 73	82,477 57	770,480 11
American Insurance Company, Massachusetts.....	207,204 14	302 00	78,210 98	36,873 51	7,470 91	28,215 43	357,977 47
American Insurance Company, New Jersey.....	261,912 51	63,132 75	101,294 14	47,655 95	19,331 98	30,003 51	532,350 84
American Fire Insurance Company, New York.....	1,070,362 87	40,000 00	285,902 42	91,829 73	26,983 71	101,824 96	1,616,964 17
American Fire Insurance Company, Pennsylvania.....	1,685,029 27	49,540 00	513,000 00	118,500 00	39,676 92	265,703 78	2,611,452 39
Allomannia Fire Insurance Company, Pennsylvania.....	158,104 97	12,000 00	48,846 75	12,817 00	4,461 39	14,408 29	250,308 40
Armenia Insurance Company, Pennsylvania.....	41,280 34	.....	11,961 38	7,600 00	2,325 80	5,277 70	71,445 22
Broadway Insurance Company, New York.....	127,525 54	20,000 00	38,679 64	13,335 84	3,013 89	7,894 17	220,446 08
Boylston Insurance Company, Massachusetts.....	186,422 09	16,793 80	58,700 14	22,016 00	6,034 30	30,721 52	320,687 85
Baltimore Fire Insurance Company, Switzerland.....	333,118 85	32,000 00	79,211 39	50,725 27	8,135 38	24,065 89	527,856 98
Buffalo German Insurance Company, New York.....	208,374 45	40,000 00	88,633 82	22,398 00	7,548 46	33,249 63	400,804 96
Burlington Insurance Company, Iowa.....	154,548 14	10,000 00	54,113 88	28,693 52	24,742 40	28,471 37	320,471 30
British-America Assurance Company, Canada.....	417,582 65	.....	121,539 27	11,822 41	15,549 77	35,369 41	642,063 54
Caladonian Insurance Company, Scotland.....	710,619 03	.....	553,947 77	106,697 48	32,793 00	79,408 38	1,483,465 66
Capital Fire Insurance Company, New Hampshire.....	41,026 88	10,364 57	42,246 35	2,642 96	2,462 75	5,509 95	104,233 74
Citizens Insurance Company, New York.....	476,985 65	29,827 80	129,718 83	44,999 39	17,441 30	98,916 39	797,889 36
Citizens Insurance Company, Missouri.....	47,664 49	6,000 00	15,934 17	19,408 36	8,100 00	3,541 24	89,289 90
Citizens Insurance Company, Pennsylvania.....	218,314 86	10,000 00	57,590 81	27,419 00	8,953 82	16,379 50	329,887 35
Concordia Insurance Company, Wisconsin.....	227,302 56	13,992 00	90,321 00	17,418 88	31,556 81	415,274 97	415,274 97
Connecticut Fire Insurance Company, Connecticut.....	880,406 09	80,000 00	283,817 61	116,888 98	.....	112,518 88	1,505,048 37
Continental Insurance Company, New York.....	1,331,242 13	.....	603,718 65	244,119 02	60,000 85	215,302 31	2,794,362 89
Commercial Union Assurance Company, England.....	2,000,600 04	138,720 00	586,171 72	137,408 06	84,134 33	121,120 71	2,980,437 86
Denver Insurance Company, Colorado.....	33,205 65	.....	6,288 62	3,600 00	538 36	3,419 80	47,032 43
Detroit Fire and Marine Insurance Company, Michigan.....	125,231 81	40,000 00	35,781 65	20,581 66	15,340 05	16,437 85	233,573 02
Delaware Insurance Company, Pennsylvania.....	508,621 44	64,826 50	140,124 21	75,433 03	22,557 79	87,113 43	898,676 90

Equitable Fire and Marine Insurance Company, Rhode Island.....	106,864 09	36,609 00	12,028 64	69,487 51	2,061 19	10,982 11	228,615 57
Firemen's Fund Insurance Company, California.....	203,605 48	8,689 00	57,196 61	22,955 36	10,805 69	20,132 65	323,384 82
Firemen's Insurance Company, New Jersey.....	1,001,780 59	120,000 00	252,751 85	148,928 71	27,652 79	149,296 25	1,703,340 19
Farragut Insurance Company, New York.....	243,553 84	72,000 00	71,418 26	21,252 78	13,601 65	23,886 55	143,116 08
Fire Association of Philadelphia, Pennsylvania.....	106,123 82	20,000 00	8,435 86	22,696 80	13,902 41	19,371 06	181,366 91
The Fire Insurance Company of the County of Philadelphia, Penn.....	1,320,290 58	200,000 00	405,581 85	226,861 85	59,846 16	11,573 50	2,214,251 50
Franklin Fire Insurance Company, Pennsylvania.....	177,669 37	24,120 00	47,456 78	11,121 46	6,178 37	21,830 10	218,119 48
Franklin Fire Insurance Company, Pennsylvania.....	269,350 54	89,792 50	92,573 97	37,376 72	21,800 10	89,581 13	600,477 96
German Mutual Fire Insurance Company, Colorado.....	80 61	.....	785 00	924 70	.....	.....	1,013 16
Guardian Fire and Life Assurance Company, England.....	709,980 54	.....	243,580 85	115,345 76	18,657 29	80,511 43	1,158,108 87
German Insurance Company, Freeport, Ill.....	788,892 73	40,000 00	391,456 89	67,097 20	28,352 56	93,889 26	1,408,898 64
German Fire Insurance Company, Quincy, Ill.....	118,958 36	.....	7,334 00	7,334 00	4,234 30	16,851 18	185,279 84
German Insurance Company, Quincy, Ill.....	30,737 57	.....	22,499 12	3,855 35	2,697 81	6,861 12	66,150 97
Grand Rapids Fire Insurance Company, Michigan.....	31,549 64	12,000 00	40,493 81	8,809 68	3,441 30	14,611 17	173,911 50
Grant State Fire Insurance Company, New Hampshire.....	97,806 46	12,000 00	116,673 40	10,980 00	3,260 67	24,225 72	159,946 25
German American Insurance Company, New York.....	1,664,359 31	200,000 00	469,022 33	218,721 53	61,253 35	301,534 82	2,492,923 31
Germania Fire Insurance Company, New York.....	608,353 20	100,000 00	161,797 57	115,350 56	24,372 93	80,749 69	1,094,223 95
Glen Falls Fire Insurance Company, New York.....	313,404 87	20,000 00	124,359 99	50,216 42	29,685 33	51,081 42	585,804 63
Greenwich Insurance Company, New York.....	434,911 36	20,000 00	293,269 91	75,764 81	13,943 02	74,999 19	1,412,888 35
German Fire Insurance Company, Pennsylvania.....	170,346 36	60,000 00	64,563 19	21,853 37	6,384 22	28,157 11	283,157 11
Grand Fire and Marine Insurance Company, Pennsylvania.....	219,524 65	.....	90,194 61	58,359 95	11,442 62	29,403 07	468,324 90
Home Mutual Insurance Company, California.....	167,163 48	7,223 00	106,852 89	42,494 95	9,727 11	71,248 85	404,440 31
Hartford Fire Insurance Company, Connecticut.....	2,401,666 03	300,000 00	574,298 69	235,353 06	64,122 86	262,564 48	3,537,935 42
Hamburg-Bremer Fire Insurance Company, Germany.....	782,217 60	.....	194,826 76	96,928 41	27,595 98	117,405 13	1,172,405 13
Hanover Fire Insurance Company, New York.....	731,801 50	100,000 00	227,576 12	137,318 31	34,271 07	110,061 23	1,344,058 23
Helvetia Swiss Fire Insurance Company, Switzerland.....	394,566 02	88,000 00	100,415 66	11,649 69	16,812 79	44,632 20	686,106 36
Homo Insurance Company, New York.....	3,258,273 10	300,000 00	952,351 32	417,918 81	80,831 42	375,589 66	5,455,567 31
Imperial Insurance Company, England.....	783,496 17	.....	245,242 90	112,412 64	17,667 58	39,470 12	1,228,289 41
Insurance Company of North America, Pennsylvania.....	3,682,463 98	300,000 00	955,531 26	279,323 31	107,792 04	301,505 62	5,657,219 21
Insurance Company of the State of Pennsylvania, Penn.....	252,417 26	20,000 00	65,818 99	17,399 77	8,288 75	20,335 16	365,259 93
Lancashire Insurance Company, England.....	2,495,236 48	.....	592,315 77	200,973 32	14,543 36	167,675 15	3,500,761 08
Liverpool and London and Globe Insurance Co., England.....	3,501,481 86	.....	978,977 58	265,951 06	45,752 91	246,987 49	5,089,156 99
London and Lancashire Fire Insurance Company, England.....	1,365,501 23	.....	396,426 60	142,432 75	38,855 93	127,633 28	2,070,249 73
Lion Fire Insurance Company, England.....	326,585 24	.....	98,715 95	29,333 46	18,241 57	37,912 81	540,988 79
London Assurance Corporation, England.....	1,411,305 27	.....	279,750 38	100,365 81	33,355 76	86,130 71	1,646,847 93
Lambert's Insurance Company, Pennsylvania.....	68,438 30	20,000 00	30,265 21	11,419 50	4,026 66	7,995 32	111,781 99

TABLE III.—(CONCLUDED).

COMPANIES.	Losses.	Dividends	Commissions and brokerage.	Salaries of officers and employees.	Taxes.	All other expenditures.	Total expenditures.
Manchester Fire Assurance Company, England	758,107 34	\$	\$ 312,985 81	\$ 65,760 36	\$ 28,805 05	\$ 111,940 71	\$ 1,277,593 47
Mercantile Fire and Marine, Massachusetts	109,007 57	\$	48,359 08	15,568 00	4,666 37	23,955 96	253,898 78
Michigan Fire and Marine, Michigan	400,613 20	32,000 00	107,059 36	15,491 75	11,682 81	59,703 11	684,640 23
The Merchants Insurance Company, New Jersey	700,786 58	40,000 00	181,752 41	41,617 00	23,500 36	97,202 16	1,084,918 34
Manufacturers and Builders Fire Insurance Company, New York	221,130 26	9,105 00	38,624 33	20,438 86	7,203 94	23,713 13	341,255 52
Manufacturers and Merchants Insurance Company, Pennsylvania	64,232 23	15,000 00	33,739 47	8,325 40	2,633 50	3,369 28	130,239 48
Mechanics Insurance Company, Pennsylvania	140,117 65	20,100 00	33,827 61	10,960 40	4,826 86	10,546 71	240,409 23
Merchants Insurance Company in Providence, Rhode Island	220,770 53	6,000 00	57,101 76	33,907 81	8,440 13	253 33	332,503 56
Milwaukee Mechanics Insurance Company, Wisconsin	438,327 51	60,000 00	188,534 80	46,799 33	23,923 09	41,615 46	739,200 19
National Fire Insurance Company, Connecticut	1,074,975 33	100,000 00	348,349 69	155,563 04	60,255 67	172,351 60	1,911,525 33
Northern Assurance Company of London, England	883,819 21		196,286 16	80,917 89	34,063 08	113,724 43	1,308,897 77
North British and Mercantile Insurance Company, England	1,648,060 97		360,005 01	278,385 84	57,622 30	117,727 45	2,421,811 57
Norwich Union Fire Insurance Society, England	1,012,613 65		262,806 71	117,087 43	18,275 60	110,877 52	1,521,660 91
National Assurance Company, Ireland	916,590 00	45,000 00	261,005 00		145,050 00		1,367,645 00
New Hampshire Fire Insurance Company, New Hampshire	523,501 69	56,000 00	186,193 88	41,754 95	24,502 66	45,280 88	777,231 06
Newark Fire Insurance Company, New Jersey	155,626 50	36,497 35	38,748 02	19,567 41	9,027 67	13,136 52	272,693 50
Niagara Fire Insurance Company, New York	1,187,192 98	50,027 50	65,181 88	139,758 29	50,233 17	150,327 12	1,612,720 94
New Zealand Insurance Company, New Zealand	830,369 00	125,000 00	43,100 00	214,011 00	11,673 00	133,709 00	1,364,292 00
Northwestern National Insurance Company, Wisconsin	316,404 97	60,000 00	131,029 34	61,689 00	15,981 81	58,507 47	643,623 19
Oakland Home Insurance Company, California	366,448 54	18,000 00	109,115 07	51,751 82	7,000 88	66,359 30	618,675 61
Orient Insurance Company, Connecticut	955,407 13	60,000 00	288,892 91	94,497 55	27,919 75	70,277 39	1,476,994 73
Palatine Insurance Company, England	282,474 64		105,964 43	50,536 83	1,545 27	43,517 23	484,038 10
Phoenix Assurance Company, England	1,392,430 55		374,329 08	90,405 67	62,591 50	116,951 91	2,036,708 71
Phoenix Insurance Company, Connecticut	2,118,956 50	290,000 00	640,119 27	50,377 60	30,976 19	331,785 19	3,581,214 75
Peoples Fire Insurance Company, New Hampshire	390,306 34	21,000 00	140,884 55	26,845 82	14,222 43	37,905 65	631,174 59
Pennsylvania Fire Insurance Company, Pennsylvania	986,547 38	60,000 00	373,171 75	40,590 00	31,902 00	72,904 83	1,524,116 46
Prussian National Insurance Company, Germany	115,751 88		68,955 78	36,546 95	4,185 95	30,691 17	256,761 73
Pacific Fire Insurance Company, New York	158,135 26	20,000 00	66,914 68	23,978 24	6,138 29	17,278 53	292,475 26
Patricio Assurance Company, Ireland	614,592 00	33,027 00	234,110 00	41,970 00	3,465 96	40,206 00	904,161 96
Providence Washington Insurance Company, Rhode Island	930,438 26	12,000 00	286,002 90	70,580 24	29,344 86	96,261 97	1,382,858 02
Phoenix Insurance Company, New York	2,499,840 48	100,000 00	894,720 30	308,173 54	68,633 63	389,114 24	4,250,452 79
Queen of America, New York	1,337,277 55		341,409 57	148,500 46	22,852 36	172,493 14	2,022,533 08

Reading Fire Insurance Company, Pennsylvania.....	266,154 52	10,000 00	79,555 98	12,375 25	7,045 28	30,280 27	105,771 30
Reliance Insurance Company, Pennsylvania.....	162,307 62	18,000 00	45,166 26	11,168 02	3,783 41	13,166 12	258,891 73
Rochester German, New York.....	326,396 08	20,000 00	142,415 35	25,602 07	14,892 57	12,917 63	572,223 63
Rockford Insurance Company, Illinois.....	178,048 90	32,000 00	120,831 07	50,862 50	2,328 86	33,158 61	117,232 94
Royal Insurance Company, England.....	2,984,761 01	.....	858,761 20	369,842 41	91,334 02	250,752 84	4,495,451 48
Royal Exchange, England.....	53,350 64	.....	32,053 18	10,938 40	1,188 55	12,386 87	110,518 64
Svea Fire and Life Insurance Company, Sweden.....	726,901 89	32,000 00	301,925 03	155,714 49	6,780 48	915,331 91	2,168,653 80
Security Insurance Company, Connecticut.....	378,400 07	.....	137,559 46	50,027 61	5,557 91	.....	571,645 05
Scottish Union and National, Scotland.....	191,372 00	.....	114,847 58	39,672 91	28,078 77	46,000 61	750,031 87
Southern Insurance Company, Louisiana.....	207,265 21	23,506 00	75,828 65	19,859 57	12,465 33	32,103 44	461,418 50
Springfield Fire and Marine, Massachusetts.....	1,220,735 51	150,000 00	320,096 41	68,906 05	50,793 98	171,320 54	1,999,852 22
Spring Garden Insurance Company, Pennsylvania.....	225,406 29	32,000 00	75,306 63	17,028 41	16,221 07	20,158 82	386,121 25
St. Paul Fire and Marine Insurance Company, Minnesota.....	911,010 51	60,000 00	397,125 13	56,670 33	25,420 77	72,774 67	1,433,001 21
State Insurance Company, Iowa.....	269,216 05	15,000 00	124,862 05	40,303 26	10,899 89	36,894 80	197,146 08
State Investment and Insurance Company, California.....	155,686 67	21,579 50	214,914 47	33,375 92	2,503 91	37,600 87	768,731 31
State Insurance Company, California.....	193,967 76	30,000 00	58,664 38	26,989 97	3,301 48	31,717 94	344,618 53
Sun Insurance Office, England.....	1,376,272 32	.....	374,730 91	90,119 93	43,675 56	223,657 62	2,113,436 34
Syndicate Insurance Company, Minneapolis.....	194,187 86	.....	34,841 71	22,217 57	10,719 69	22,589 25	284,558 99
Tenatoria Insurance Company, Pennsylvania.....	14,272 06	8,000 00	5,852 65	4,355 00	2,239 78	2,540 30	37,259 79
Traders Insurance Company, Illinois.....	400,663 46	50,000 00	98,871 99	19,195 38	19,311 94	37,138 85	655,484 62
Trans-Atlantic, Germany.....	181,930 89	.....	97,199 99	26,221 26	6,229 73	23,054 91	334,666 78
Union Insurance Company, Pennsylvania.....	222,424 04	35 51	51,710 69	24,993 98	9,399 76	26,482 84	335,046 79
Union Assurance, England.....	105,652 15	.....	76,228 20	2,532 40	5,873 91	1,367 93	192,684 69
United Firemen, Pennsylvania.....	191,616 29	18,000 00	65,504 00	19,079 92	8,411 32	23,308 31	325,919 81
United States Insurance Company, New York.....	161,279 34	25,012 75	71,726 94	20,703 51	9,155 24	34,423 75	322,301 53
Westchester Fire Insurance Company, New York.....	615,556 89	31,000 00	248,353 10	11,969 43	26,573 13	139,419 25	1,101,871 80
Western Assurance Company, Canada.....	1,400,571 42	.....	355,912 56	31,000 00	30,905 95	137,166 71	1,589,646 64
Williamsburg City Fire Insurance Company, New York.....	326,006 56	50,000 00	132,211 60	60,617 64	6,185 69	35,929 49	611,650 98
Total.....	\$84,472,204 06	\$5,811,019 56	\$25,630,727 54	\$9,221,952 42	\$2,915,273 33	\$10,125,011 29	\$138,176,187 20

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TABLE IV.

Showing the several items comprising the Assets at the close of 1892, of the Fire and Marine Insurance Companies doing business in Colorado.

COMPANIES	VALUE OF REAL ESTATE OWNED.	LOANS SECURED BY MORTGAGES ON REAL ESTATE.	MARKET VALUE OF BONDS AND STOCKS.	LOANS SECURED BY BONDS AND STOCKS AS COLLATERAL.	CASH ON HAND AND IN BANK.	PREMIUMS IN COURSE OF COLLECTION.	ALL OTHER ASSETS.	TOTAL ADMITTED ASSETS.	INCREASE OR DECREASE AS COMPARED WITH 1891, (SHOWN IN DECREASE.)
Etna Insurance Company, Connecticut	\$ 250,000 00	\$ 38,000 00	\$ 9,243,748 50	\$ 5,600 00	\$ 728,571 51	\$ 650,919 54	\$ 987 08	\$ 10,915,820 03	\$ 250,000 00
Agricultural Insurance Company, New York	244,412 37	1,270,729 50	351,408 50	61,757 95	260,167 54	421,870 70	70,232 85	2,389,629 50	127,011 41
Albino Fire Insurance Company, Texas	124,696 51	125,841 92	280,780 20	20,475 39	23,886 20	23,886 20	302,426 34	21,313 93	
Alliance Assurance Company, England	160,000 00	52,000 00	339,846 50	20,085 00	95,178 72	95,178 72	9,855 51	911,067 03	Home State
Atlas Assurance Company, England	806,204 00	2,101,024 00	1,191,528 83	834,703 73	452,599 11	626,169 14	3,598,198 14	9,818,505 85	50,342 76
American Central Insurance Company, Missouri	500,000 00	53,200 00	714,000 00	162,000 00	88,210 91	123,387 42		1,641,100 41	18,138 05
American Insurance Company, Massachusetts			505,502 80	40,000 00	12,280 10	21,747 07	8,911 17	617,041 80	18,725 88
American Insurance Company, New Jersey	203,941 57	1,388,995 75	535,450 00	30,961 26	31,961 26	51,328 96	97,879 04	2,382,190 52	20,047 41
American Fire Insurance Company, New York		20,500 00	1,177,327 50	38,500 00	110,359 68	322,042 38	25,776 28	1,697,505 94	12,423 43
American Fire Insurance Company, Pennsylvania	252,200 00	1,234,000 00	1,270,120 61	123,000 00	175,047 63	97,237 68	29,194 05	3,181,382 17	80,761 94
Allegheny Fire Insurance Company, Pennsylvania	30,100 00	105,000 38	27,600 00	50,200 00	33,182 27	52,341 20	12,503 33	300,019 21	5,408 06
Armstrong Insurance Company, Pennsylvania	55,000 00	205,823 06	39,500 00	2,500 00	40,193 54	14,323 23	6,170 36	319,210 79	5,400 00
Broadway Insurance Company, New York			404,475 00		16,211 07	14,958 70	6,079 50	471,732 27	13,232 55
Boylston Insurance Company, Massachusetts		494,500 00	547,150 55	50,000 00	66,495 08	51,155 00	20,025 08	938,925 72	44,116 45
Bulldog Insurance Company, New York	255,748 50	408,900 00	280,780 20		47,729 04	47,729 04	9,374 70	1,000,025 53	17,725 88
Burlington Insurance Company, Iowa	300,000 00	535,584 33	355,834 33	466,400 00	118,167 84	58,471 04	12,514 33	1,517,228 52	93,490 10
British-American Assurance Company, Canada	143,220 00	54,103 78	37,000 00	13,200 00	37,355 12	42,622 21	36,004 29	383,107 70	30,090 80
Calendonian Insurance Company, Scotland			606,275 00		70,961 82	135,040 32	7,715 03	810,032 37	27,214 30
Capital Fire Insurance Company, New Hampshire	25,000 00	50,000 00	1,389,915 00	3,500 00	251,244 56	29,200 22	10,986 57	1,974,240 35	1,008,704 02
Citizens Insurance Company, New York	145,700 00	41,300 00	470,500 00	113,725 00	17,017 41	18,430 49	3,250 58	1,441,257 12	Admitted in '92
Citizens Insurance Company, Missouri	1,000 00	106,061 67	325,500 00	100,661 63	107,328 47	12,871 51	42,871 51	512,051 83	5,051 83
Citizens Insurance Company, Pennsylvania	110,000 00	201,060 00	229,411 00	58,200 00	34,743 35	44,410 58	2,243 00	483,913 10	10,428 84
Concordia Insurance Company, Wisconsin		101,180 00	1,389,915 00		51,333 23	37,948 75	5,120 03	702,006 59	19,855 51
Connecticut Fire Insurance Company, Connecticut	107,300 00	78,400 00	1,389,915 00	4,300 00	14,009 62	69,594 40	7,984 16	706,915 38	73,006 03
Continental Insurance Company, New York	189,300 00	15,335 00	1,389,915 00	57,000 00	145,511 63	104,343 69	10,423 69	2,969,067 81	177,108 56
Commercial Union Assurance Company, England	894,314 95		1,757,927 50		582,460 48	582,460 48	394,460 88	3,580,920 74	573,886 02
Denver Insurance Company, Colorado		239,184 17		10,000 00	12,782 55	7,403 04	6,055 85	275,425 03	27,380 34
Detroit Fire and Marine Insurance Company, Michigan	70,017 03	915,830 55	9,000 00	10,000 00	40,173 32	32,842 08	34,041 07	1,440,771 63	8,820 71
Delaware Insurance Company, Pennsylvania	160,000 00	154,200 00	1,064,751 25		59,800 52	177,493 73	30,848 17	1,664,185 07	127,208 11
Eagle Fire Company, New York	435,000 00	28,500 00	614,042 50	800 00	11,385 30	31,227 11	12,211 60	1,131,460 51	42,181 01
Equitable Fire and Marine Insurance Company, Rhode Island	129,000 00	99,900 00	305,510 00	900 00	14,020 14	36,140 08	1,703 00	588,103 22	9,955 49
Firemen's Fund Insurance Company, California	320,700 00	338,875 00	1,569,226 50	154,050 00	21,001 26	325,855 61	97,398 40	3,037,706 77	194,004 05
Firemen's Insurance Company, New Jersey	122,319 59	880,907 85	721,407 71	20,682 37	20,682 37	10,552 40	19,442 28	1,947,702 26	69,555 09
Farragut Insurance Company, New York	5,000 00	20,500 00	241,504 00	13,600 00	22,320 15	29,368 46	3,869 25	337,404 88	50,077 23
Fire Association of Philadelphia, Pennsylvania	122,800 00	1,897,658 85	2,404,048 50	197,100 00	211,429 06	357,609 07	65,605 53	5,226,203 01	158,111 67
The Fire Insurance Company of the County of Philadelphia, Penn.	67,500 00	253,940 00	434,140 50	50,100 00	49,732 23	18,442 38	10,054 10	963,083 70	72,386 50
Franklin Fire Insurance Company, Pennsylvania	324,100 00	318,749 07	1,905,359 75	370,000 00	171,205 92	68,444 30	10,042 43	3,198,329 07	25,051 74
German Mutual Fire Insurance Company, Colorado		350,500 00	1,050,502 50		1,101 12	182 50	9,446 80	10,820 42	Admitted in '92
Guardian Fire and Life Assurance Company, England	31,213 25	1,711,412 96	2,765,511 50	50,779 30	118,524 51	120,902 23	13,410 55	1,674,968 79	12,778 48
German Insurance Company, Freeport, Ill.	3,962 56	280,076 74		24,400 00	24,400 00	10,565 33	37,177 37	2,803,058 25	189,437 12
German Fire Insurance Company, Peoria, Ill.	39,948 75	185,447 24	35,000 00	24,800 00	17,667 83	21,464 51	10,864 38	100,860 03	12,617 48
German Insurance Company, Quincy, Ill.	2,150 00	191,065 00	17,050 00	85,700 00	12,061 52	16,063 34	8,853 34	324,107 18	57,114 44
Grand Rapids Fire Insurance Company, Michigan	1,500 00	62,700 00	290,441 75	51,180 00	20,554 22	20,554 22	4,988 44	359,524 26	21,030 02
Granite State Fire Insurance Company, New Hampshire	5,339,067 00	108,500 00	247,550 75	2,000 00	34,618 58	100,368 88	3,047 05	594,188 16	40,301 88
German American Insurance Company, New York	447,619 19	108,500 00	247,550 75	2,000 00	34,618 58	100,368 88	3,047 05	594,188 16	40,301 88
German Fire Insurance Company, New York	28,350 00	567,337 55	1,805,525 00	20,000 00	48,376 46	21,172 34	14,845 42	3,195,160 50	23,045 12
Greenwich Insurance Company, New York	170,000 00	4,600 00	1,031,050 91	15,050 00	42,193 23	204,727 84	19,631 31	4,491,152 69	16,222 52
German Fire Insurance Company, Pennsylvania	47,000 00	247,672 17	147,071 00	1,000 00	30,573 35	34,784 02	4,037 92	514,137 46	5,135 11
Grand Fire and Marine Insurance Company, Pennsylvania	280,100 00	747,500 00	482,965 00	9,500 00	72,973 37	78,290 72	40,055 47	1,681,104 56	55,548 45
Home Mutual Insurance Company, California	266,500 00	295,505 00	77,900 00	167,731 74	112,629 07	16,747 88	940,075 06	68,038 05	
Hartford Fire Insurance Company, Connecticut	366,575 00	1,241,500 00	4,481,570 00	80,201 57	257,078 16	653,215 16	37,085 00	7,109,225 49	366,775 05
Hamburg-Bremer Fire Insurance Company, Germany		5,000 00	1,048,840 25		173,952 97	141,065 31	4,643 22	1,300,492 75	11,067 57
Hanover Fire Insurance Company, New York	250,000 00	25,000 00	1,397,781 25	54,000 00	95,412 05	172,194 68	11,002 45	2,000,990 41	19,660 25
Helvetia Swiss Fire Insurance Company, Switzerland	44,000 00	872,726 42	324,907 50	50,100 00	265,572 51	176,766 27	23,300 12	1,702,489 92	8,872 92
Home Insurance Company, New York	1,554,689 80	611,082 35	5,059,494 74	347,300 00	243,279 55	578,079 61	31,878 96	9,328,754 44	41,885 56
Imperial Insurance Company, England	476,634 70		1,113,605 00		11,520 52	240,211 50	8,200 37	1,854,882 48	45,995 68
Insurance Company of North America, Pennsylvania	307,000 00	2,794,586 06	4,355,647 50	287,960 00	778,728 40	824,988 49	232,083 78	9,750,980 24	452,100 21
Insurance Company of the State of Pennsylvania, Penn.	325,121 00	75,000 00	208,933 19	8,000 00	82,448 30	37,752 07	20,704 95	763,926 51	20,119 77
Lancashire Insurance Company, England	383,068 55		2,086,400 00		110,195 81	344,997 92		2,891,752 58	42,027 35
Liverpool and London and Globe Insurance Co., England	1,574,500 00	2,817,537 50	1,800,430 00	2,000,050 00	785,143 98	855,404 22	69,282 10	8,103,029 19	320,170 03
London and Lancashire Fire Insurance Company, England	298,130 00		1,877,875 00	26,300 00	113,170 87	323,903 89	43,952 88	2,630,587 64	185,646 50
London Fire Insurance Company, England		217,000 00	1,877,875 00		102,245 18	211,172 34	14,845 42	3,195,160 50	60,156 42
London Assurance Corporation, England		1,820,432 50			234,178 28	234,178 28	20,178 28	2,158,392 97	67,138 58
Lumbermen Insurance Company, Pennsylvania	69,050 00	387,500 00	361,391 25	54,000 00	48,143 92	48,143 92	9,238 67	948,074 50	58,492 43
Manchester Fire Assurance Company, England		50,000 00	1,385,600 00		34,327 58	304,697 32	7,993 25	1,782,848 79	509,094 35
Mercantile Fire and Marine, Massachusetts		75,500 00	501,812 00		34,314 94	27,537 06	3,782 32	615,396 49	6,128 68
Michigan Fire and Marine, Michigan	29,422 84	612,807 94	64,625 00		32,831 13	86,883 48	30,063 22	886,067 83	22,441 06
The Merchants Insurance Company, New Jersey	292,948 25	390,173 00	616,712 50		52,362 42	149,088 54	11,602 52	1,465,547 23	21,170 30
Manufacturers and Builders Fire Insurance Company, New York		30,000 00	211,178 70		10,531 47	38,185 25	1,802 76	304,800 88	22,395 73
Manufacturers and Merchants Insurance Company, Pennsylvania	45,000 00	223,743 65	81,025 00	9,600 00	28,507 46	22,584 82	1,051 69	415,472 62	Admitted in '92
Mechanics Insurance Company, Pennsylvania	81,000 00	304,135 00	190,993 00	34,200 00	22,201 49	32,221 50	4,483 97	741,193 00	21,720 24
Merchants Insurance Company in Providence, Rhode Island		103,000 00	68,317 00	7,575 00	31,418 81	32,881 38	2,881 38	481,153 31	9,049 19
Milwaukee Mechanics Insurance Company, Wisconsin	45,000 00	963,621 48	698,317 00		175,950 43	77,172 44	21,919 00	1,954,906 35	88,316 44
National Fire Insurance Company, Connecticut	113,989 00	640,500 00	1,800,154 00	450 00	204,253 94	330,351 26	11,485 47	3,153,434 07	248,057 27
Northern Assurance Company of London, England	113,544 14		1,320,118 42		64,911 79	280,319 32	15,279 02	1,953,232 69	18,769 32
North British and Mercantile Insurance Company, England	665,380 84		4,112,901 00		112,910 73	97,023 26	64,810 02	3,163,032 55	1,516 04
Norwich Union Fire Insurance Society, England		10,000 00	1,517,330 00		212,065 42	87,405 02	171 37	1,857,577 51	11,299 02
National Assurance Company, Ireland	227,000 00	640,135 00	1,089,250 00	157,088 00	211,745 00	211,745 00	426,840 00	2,807,549 00	Branch State '91
New Hampshire Fire Insurance Company, New Hampshire	7,500 00	553,066 89	1,134,630 47	61,400 00	99,040 17	110,360 17	19,275 00	1,885,231 33	115,860 13
Newark Fire Insurance Company, New Jersey	53,000 00	388,850 00	240,339 25	3,000 00	24,000 22	30,384 58	7,566 53	657,027 56	45,388 74
Niagara Fire Insurance Company, New York	778,000 00	35,900 00	190,993 00	3,520 00	170,119 04	234,27 02	25,796 46	2,190,194 42	332,092 21
New Zealand Insurance Company, New Zealand	4,660,455 00	248,423 00	28,599 00	212,573 00	31,418 81	32,881 38	2,881 38	481,153 31	67,138 58
Northwestern National Insurance Company, Wisconsin		501,300 00	1,000,050 00		123,938 55	81,943 25	9,823 21	1,716,016 01	85,773 34
Oakland Home Insurance Company, California	102,421 61	155,235 00	44,000 00		90,351 38	170,951 58	11,807 08	2,883,390 19	33,382 57
Orient Insurance Company, Connecticut	24,551 93	221,769 78	1,515,738 12	11,940 00	125,820 44	276,778 69	27,879 89</		

TABLE V.

Showing the several items comprising the liabilities at the close of 1892, of Fire and Marine Insurance Companies doing business in Colorado.

COMPANIES.	Paid Capital.	Unpaid Losses.	Unearned Premiums.	All Other Liabilities.	Total Liabilities, Including Capital.	Total Assets.	Surplus over Liabilities, Including Capital.	Assets Not Admitted.	Increase of Liabilities Compared with 1891, Capital Included, Shows Decrease.
Etna Insurance Company, Connecticut	\$1,000,000 00	\$897,084 02	\$2,748,992 27	\$402,204 56	\$7,948,281 45	\$10,015,820 03	\$2,067,538 58		\$ 351,161 81
Agricultural Insurance Company, New York	500,000 00	79,271 00	1,110,425 11	28,139 70	2,023,833 23	2,889,629 50	865,796 27		144,498 96
Alamo Fire Insurance Company, Texas	200,000 00	12,068 50	79,077 47	8,710 54	269,864 51	302,126 31	2,244 80		20,378 34
Alliance Assurance Company, England	11,825 00	14,825 00	184,177 21	19,245 96	219,073 13	914,067 63	695,000 21		611,702 81
Atlas Assurance Company, England	750,000 00	207,128 45	770,384 08	7,305,512 06	8,192,314 19	9,841,335 85	1,649,021 66		115,402 16
American Central Insurance Company, Massachusetts	100,000 00	18,770 08	605,508 38	18,107 02	1,322,886 58	1,611,100 41	288,213 83		20,308 21
American Insurance Company, Massachusetts	300,000 00	30,108 22	234,638 75	11,621 01	586,438 97	617,441 80	30,992 83		81,831 29
American Insurance Company, New Jersey	100,000 00	57,412 25	490,187 09	17,800 58	1,155,429 02	2,398,196 52	1,242,767 50	70,724 91	30,011 50
American Fire Insurance Company, New York	400,000 00	165,860 18	825,098 06	97,068 11	1,488,926 35	1,937,565 94	448,639 59		255,485 31
American Fire Insurance Company, Pennsylvania	500,000 00	166,840 64	2,070,471 89	4,561 08	3,011,873 01	3,181,302 17	169,429 16		13,531 12
Allemania Fire Insurance Company, Pennsylvania	200,000 00	28,283 50	120,283 31	17,111 31	395,281 12	400,019 21	4,738 10		9,301 50
Armenia Insurance Company, Pennsylvania	250,000 00	3,169 00	51,065 38		397,304 12	319,210 79	78,093 33		40,249 67
Broadway Insurance Company, New York	200,000 00	35,011 03	101,643 00	8,092 20	344,747 13	471,722 27	126,975 14		10,153 00
Boylston Insurance Company, Massachusetts	57,200 00	17,000 00	230,034 27	13,301 95	307,536 22	390,925 72	83,389 50		11,830 72
Bolton Fire Insurance Company, Switzerland	100,000 00	57,021 80	251,081 02	106 00	710,501 42	1,000,025 53	289,524 11		27,044 07
Buffalo German Insurance Company, New York	200,000 00	20,547 39	330,191 16	10,749 08	569,587 66	575,022 82	5,435 16		3,282 41
Burlington Insurance Company, Iowa	200,000 00	10,501 96	190,232 51	10,410 73	381,247 02	393,167 70	12,920 68		3,228 03
British-American Assurance Company, Canada	200,000 00	53,122 78	380,011 30	44,569 51	494,733 05	810,012 37	315,279 32		48,117 72
Caladonian Insurance Company, Scotland	200,000 00	241,177 70	1,214,978 05	60,002 71	1,516,849 15	1,974,210 35	457,361 20		1,093 74
Canada Fire Insurance Company, New Hampshire	200,000 00	15,238 92	83,394 33	38,736 20	327,370 55	341,357 12	13,986 57		1,093 74
Citizens Insurance Company, New York	300,000 00	61,220 47	177,138 01	18,238 95	558,695 43	1,029,500 34	470,804 91		1,093 74
Citizens Insurance Company, Missouri	200,000 00	6,750 00	60,169 00	3,305 00	270,224 00	483,913 60	213,689 60		1,093 74
Citizens Insurance Company, Pennsylvania	500,000 00	54,610 33	200,810 87	7,824 70	763,255 90	792,096 59	22,840 69		1,093 74
Concordia Insurance Company, Wisconsin	200,000 00	31,164 34	370,378 67	17,408 77	622,251 78	700,615 28	88,363 50		20,311 48
Connecticut Fire Insurance Company, Connecticut	1,000,000 00	200,021 07	1,090,592 50		2,290,613 57	2,802,007 81	511,394 24		2,344,353 37
Confidential Insurance Company, New York	1,000,000 00	370,637 00	3,008,612 00	215,000 77	4,594,251 77	6,294,189 70	1,699,937 93		221,035 13
Commercial Union Assurance Company, England	300,000 00	391,141 59	2,209,152 58	79,011 49	2,769,235 59	3,500,000 00	730,764 41		48,117 72
Denver Insurance Company, Colorado	200,000 00	2,159 71	38,387 05	3,393 91	241,181 27	275,425 93	34,244 66		3,784 01
Detroit Fire and Marine Insurance Company, Michigan	100,000 00	20,891 32	150,749 70	6,576 01	390,517 03	590,517 03	200,000 00		226,038 94
Delaware Insurance Company, Pennsylvania	702,875 00	151,287 83	118,105 55	100,008 99	1,054,280 37	1,064,185 07	8,894 70		137,705 77
Eagle Fire Company, New York	300,000 00	17,106 01	190,643 35	15,217 42	422,966 08	513,106 51	90,140 43		4,813 23
Equitable Fire and Marine Insurance Company, Rhode Island	300,000 00	13,923 00	194,121 05	6,210 88	543,057 93	1,180,100 22	637,042 29		321,284 91
Firemen's Fund Insurance Company, California	1,000,000 00	168,938 89	1,111,171 80	46,319 27	2,326,429 76	3,037,706 77	681,276 01		10,901 10
Firemen's Insurance Company, New Jersey	100,000 00	55,545 19	206,470 08	10,785 73	372,801 00	1,217,702 25	844,901 25		12,610 81
Farragut Insurance Company, New York	200,000 00	8,956 24	81,030 20	5,182 68	295,202 12	301,001 80	5,799 68		192,431 05
Fire Association of Philadelphia, Pennsylvania	500,000 00	303,145 81	1,531,752 00	2,011,100 79	4,349,598 69	5,232,263 01	882,664 32		99,341 81
The Fire Insurance Company of the County of Philadelphia, Penn.	100,000 00	38,964 86	122,439 57	225,005 81	701,010 21	903,081 76	202,071 55		12,508 57
Franklin Fire Insurance Company, Pennsylvania	100,000 00	30,501 15	404,150 56	1,202,375 76	2,198,027 47	3,198,529 07	1,000,501 60		10,901 10
German Mutual Fire Insurance Company, Colorado			10,158 90		10,458 90	10,20 42	349 52		90,875 20
Guardian Fire and Life Assurance Company, England	100,250 00	100,250 00	551,808 01	18,828 31	1,136,919 12	1,071,938 79	59,980 33		95,104 31
German Insurance Company, Freeport, Ill.	200,000 00	112,741 26	1,848,375 02	31,051 70	2,162,768 88	2,800,889 68	638,120 80		42,703 38
German Fire Insurance Company, Peoria, Ill.	200,000 00	20,295 41	137,011 98	2,833 03	333,044 02	400,380 03	67,336 01		37,080 48
German Insurance Company, Quincy, Ill.	223,500 00	11,000 00	50,058 08	3,069 83	291,128 33	324,017 18	32,888 85		25,002 82
German Fire Insurance Company, New York	200,000 00	140,145 00	50,002 20	3,303 60	310,550 70	354,188 01	43,637 31		321,690 92
Granite State Fire Insurance Company, New Hampshire	200,000 00	38,139 09	209,025 56	13,171 47	520,935 82	564,188 01	43,252 19		1,014 35
German American Insurance Company, New York	1,000,000 00	305,575 21	2,172,884 04	75,020 60	3,045,479 91	6,202,385 03	3,156,905 12		64,841 51
Germania Fire Insurance Company, New York	1,000,000 00	90,676 47	1,001,580 80	31,264 54	2,183,521 81	2,158,170 90	24,350 91		3,069 13
Glens Falls Insurance Company, New York	200,000 00	38,269 56	682,405 68	15,538 48	938,088 72	1,158,530 76	220,442 04		19,803 80
Greenwich Insurance Company, New York	200,000 00	254,342 03	821,564 39	91,500 01	1,367,406 43	1,191,132 00	176,274 43		49,632 28
German Fire Insurance Company, Pennsylvania	300,000 00	30,255 70	208,014 70	5,767 17	544,137 57	610,099 80	65,962 23		29,737 13
Girard Fire and Marine Insurance Company, Pennsylvania	300,000 00	34,732 80	370,122 48	420,841 77	1,125,717 11	1,681,104 56	555,387 45		330,284 02
Home Mutual Insurance Company, California	300,000 00	28,980 60	307,886 68	18,026 56	655,493 79	690,075 00	34,581 21		402,491 45
Hartford Fire Insurance Company, Connecticut	1,250,000 00	380,098 42	2,840,804 53	52,500 00	4,253,403 95	7,108,825 19	2,855,421 24		31,305 70
Hamburg-Bremer Fire Insurance Company, Germany	1,000,000 00	1,000,000 00	1,000,000 00	1,000,000 00	4,000,000 00	4,000,000 00	0 00		42,000 51
Hanover Fire Insurance Company, Switzerland	400,000 00	76,117 18	403,679 26	168,215 26	1,048,311 70	1,702,189 02	653,877 32		18,705 12
Helvetia Swiss Fire Insurance Company, Switzerland	300,000 00	637,254 10	4,238,113 00	187,147 00	8,049,514 62	9,328,754 44	1,279,239 82		10,901 10
Imperial Insurance Company, England	128,825 21	961,666 27	1,105 89	1,131,457 40	1,851,882 18	729,421 78	1,122,460 40		119,220 39
Insurance Company of North America, Pennsylvania	3,000,000 00	484,430 84	3,044,104 35	84,141 87	7,265,984 05	9,730,089 23	2,464,105 18		119,220 39
Insurance Company of the State of Pennsylvania, Penn.	200,000 00	30,998 00	307,501 46	224,719 94	701,919 40	763,926 54	62,007 14		10,901 10
Lancashire Insurance Company, England	388,432 07	1,644,275 64	40,000 00	2,082,507 71	2,894,752 58	3,102,011 87	207,259 29		102,491 45
Liverpool and London and Globe Insurance Co., England	573,708 50	3,024,804 76	1,000,000 00	5,168,827 13	9,768,339 39	10,925,166 70	1,156,827 31		31,305 70
London and Lancashire Fire Insurance Company, England	1,000,000 00	1,000,000 00	1,000,000 00	1,000,000 00	4,000,000 00	4,000,000 00	0 00		76,689 99
Lion Fire Insurance Company, England	102,067 27	376,570 50	20,755 53	49,603 31	549,000 61	614,333 23	65,332 62		66,586 90
London Assurance Corporation, England	175,000 00	967,159 38	40,018 81	1,480,686 53	2,402,782 97	2,419,106 11	16,323 14		12,294 17
Lumbermen's Insurance Company, Pennsylvania	250,000 00	20,630 31	103,712 76	227,065 79	601,498 89	918,671 70	317,172 81		601,212 36
Manchester Fire Assurance Company, England	221,568 00	987,144 10	58,291 19	1,266,063 29	1,852,848 70	518,885 00	334,036 30		47,630 48
Mercantile Fire and Marine, Massachusetts	100,000 00	11,008 00	445,103 90	9,089 28	575,191 18	575,191 18	0 00		10,532 93
Michigan Fire and Marine, Michigan	100,000 00	35,385 62	204,713 44	8,234 28	288,333 31	356,993 83	68,660 52		72,075 08
The Merchants Insurance Company, New Jersey	100,000 00	190,179 20	701,849 48	49,150 41	1,041,179 09	1,540,547 20	500,368 11		201,261 27
Manufacturers and Builders Fire Insurance Company, New York	200,000 00	19,951 51	11,310 85	201,38 36	301,800 59	301,800 59	0 00		53,502 52
Manufacturers and Merchants Insurance Company, Pennsylvania	250,000 00	18,843 86	80,761 88	3,538 81	301,950 25	417,472 62	115,522 37		16,005 41
Mechanics Insurance Company, Pennsylvania	200,000 00	18,843 86	130,600 28	2,220 11	341,664 12	741,018 90	400,354 78		2,773 15
Merchants Insurance Company in Providence, Rhode Island	200,000 00	11,239 79	190,384 07	3,849 69	435,112 16	513,453 53	78,341 37		101,866 16
Milwaukee Mechanics Insurance Company, Wisconsin	200,000 00	63,425 38	610,335 93	15,434 49	889,195 80	1,034,366 35	1,454,170 55		330,485 74
National Fire Insurance Company, Connecticut	1,000,000 00	175,470 61	1,000,936 11	83,254 59	2,065,561 33	3,134,451 07	1,068,889 74		1,180,832 39
National Association of London, England	1,000,000 00	18,843 86	1,000,000 00	1,000,000 00	4,000,000 00	4,000,000 00	0 00		157,185 00
North British and Mercantile Insurance Company, England	300,000 00	1,000,000 00	1,000,000 00	1,000,000 00	4,000,000 00	4,000,000 00	0 00		22,178 23
Norwich Union Fire Insurance Society, England	160,897 63	1,115,702 95	1,853 47	1,298,243 81	1,857,877 51	559,663 70	371,785 19		25,810 78
National Assurance Company, Ireland	41,210 00	620,078 00	1,440,116 00	2,605,044 00	2,807,534 00	2,807,534 00	0 00		625,708 06
New Hampshire Fire Insurance Company, New Hampshire	700,000 00	117,146 21	716,534 14	22,178 23	1,556,154 58	1,885,821 33	329,666 75		24,314 64
Newark Fire Insurance Company, New Jersey	250,000 00	18,212 52	147,007 91	12,380 75	428,588 88	657,027 56	228,438 68		54,607 72
Singapore Fire Insurance Company, New York	500,000 00	20,675 92	974,123 02	20,675 92	1,777,032 88	1,890,192 42	113,159 54		2,773 15
New Zealand Insurance Company, New Zealand	1,000,000 00	22,175 00	2,000,000 00	75,786 00	3,097,961 00	3,097,961 00	0 00		405,554 07
Northwestern National Insurance Company, Wisconsin	60,113 93	624,013 43	25,754 58	1,301,191 91	1,712,016 01	405,554 07	233,537 06		218,138 56
Oakland Home Insurance Company, California	200,000 00	13,565 14	204,016 35	9,956 19	517,537 99	580,380 19	62,842 20		10,901 10
Orient Insurance Company, Connecticut	1,000,000 00	215,961 04	955,296 70		2,141,250 77	2,389,981 83	248,731 06		10,901

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ABSTRACTS

COMPILED FROM THE ANNUAL STATEMENTS OF THE LIFE AND
MUTUAL LIFE INSURANCE COMPANIES, LICENSED TO TRANSACT
BUSINESS IN THIS STATE, FOR THE YEAR ENDING ON
THE LAST DAY OF FEBRUARY, 1894, SHOWING
THEIR CONDITION ON THE THIRTY-
FIRST DAY OF DECEMBER,
1892.

AETNA LIFE INSURANCE COMPANY.

Principal office.....Hartford, Connecticut.

(Incorporated in 1820.)

MORGAN G. BULKELEY, President,

J. L. ENGLIST, Secretary.

CASH CAPITAL, \$1,500,000.

INCOME IN 1892.

New and renewal premiums without deductions.....	\$4,581,432 95
Deduct amount paid for reinsurance less dividends.....	666 07
Total premium income (New, \$701,991.39; Renewal, \$3,878,775.49).....	\$4,580,766 88
From interest and dividends.....	1,833,217 95
From rents and all other sources.....	57,213 53
Total income.....	\$6,471,198 36
Total expenditures.....	5,294,503 07
Excess of income over expenditures.....	\$1,176,695 25

EXPENDITURES IN 1892.

Losses and matured endowments.....	\$3,155,765 93
Dividends and other disbursements.....	1,038,514 44
Total payments to policy holders.....	\$4,194,280 37
Dividends to stockholders.....	125,000 00
Management expenses.....	975,222 70
Total expenditures.....	\$5,294,503 07

ASSETS.

Cost value of real estate owned.....	\$535,056 65
Loans on real estate.....	17,824,627 43
Loans on collateral security.....	749,208 24
Premium notes, loans or liens to policy holders.....	913,626 70
Cost value of bonds and stocks.....	12,966,403 22
Cash on hand and in bank.....	4,030,008 68
Bills receivable.....	700 00
Agents' ledger balances.....	16,641 86
Deposited with accident department.....	50,000 00
Accrued interest.....	498,370 80
Market value of bonds and stocks over cost.....	726,055 69
Net deferred premiums.....	332,752 46
Total assets.....	\$38,643,451 73
Items not admitted.....	17,341 86
Total assets (less items not admitted).....	\$38,626,109 87

LIABILITIES.

Net present value of outstanding policies, American experience table of mortality with 4 per cent interest.....	\$31,760,355 00
Deduct net value of risks of this company reinsured in other solvent companies.....	48,793 00
Net premium reserve.....	\$31,711,562 00
Total gross policy claims.....	256,536 00
Premium obligations in excess of net value of their policies.....	339,812 23
All other liabilities.....	17,669 59
Total liabilities.....	\$32,325,579 82
Total assets.....	\$38,626,109 87
Surplus.....	\$6,300,530 05

MISCELLANEOUS.

	No.	Amount.
Policies in force at close of 1891.....	77,766	\$124,907,217 94
Policies in force at close of 1892.....	81,289	132,778,465 94
Net increase.....	3,523	\$7,871,248 00
Issued in 1892.....	12,878	\$25,471,104 30
Terminated in 1892.....	9,355	17,599,856 30

	<i>No.</i>	<i>Amount.</i>
By death.....	1,246	\$2,171,996 00
By maturity.....	895	1,031,913 00
By expiration.....	707	1,568,575 00
By surrender.....	1,461	1,848,076 00
By lapse.....	2,516	5,624,010 00
By change, decrease and transfer.....	71	259,591 00
Not taken.....	2,459	5,095,695 00

BUSINESS IN COLORADO IN 1892.

Policies in force Dec. 31, 1891.....	271	\$689,696 00
Issued during 1892.....	252	580,960 00
Ceased to be in force during 1892.....	161	385,485 00
In force Dec. 31, 1892.....	362	885,171 00
Losses incurred.....	3	16,500 00
Losses paid.....	2	2,526 13
Premiums received.....		25,651 46
Expense.....		10,910 74
Taxes.....		244 29

COMMERCIAL ALLIANCE LIFE INSURANCE COMPANY.

Principal office.....45 Broadway, New York City.

(Incorporated in 1888.)

JOHN I. HOLLY, President.

WILLIAM MILLER, Secretary.

CASH CAPITAL, \$200,000.

INCOME IN 1892.

New and renewal premiums without deductions.....	\$430,995 27
Deduct amount paid for reinsurance less dividends.....	5,901 12
Total premium income.....	\$425,094 15
From interest and dividends.....	5,958 21
From rents and all other sources.....	70 00
Total income.....	\$431,122 36
Total expenditures.....	423,612 85
Excess of income over expenditures.....	\$7,509 51

EXPENDITURES IN 1892.

Losses and matured endowments.....	\$275,046 96
Dividends and other disbursements to policy holders.....	15,000 33
Total payments to policy holders.....	\$290,047 29
Management expenses.....	133,565 56
Total expenditures.....	\$423,612 85

ASSETS.

Loans on real estate.....	\$128,500 00
Cash on hand and in bank.....	27,804 36
Agents' ledger balances.....	44,002 65
Bills receivable.....	1,756 81
Accrued interest and rents.....	1,412 93
Net deferred and outstanding premiums.....	194,438 06
All other assets.....	11,213 11
Total assets.....	\$409,127 92
Items not admitted.....	56,972 57
Total assets (less items not admitted).....	\$352,155 35

LIABILITIES.

Net present value of outstanding policies, American experience table of mortality, with 4 per cent. interest.....	\$210,446 00
Deduct net value of risks of this company reinsured in other solvent companies.....	2,109 00
Net premium reserve.....	\$208,337 00
Total gross policy claims.....	36,000 00
Total liabilities.....	\$244,337 00
Total assets.....	\$352,155 35
Surplus.....	\$107,818 35

MISCELLANEOUS.

	No.	Amount.
Policies in force at close of 1891.....	6,137	\$19,872,900 00
Policies in force at close of 1892.....	6,533	20,833,320 00
Net increase.....	396	\$960,420 00
Issued in 1892.....	2,620	\$7,527,120 00
Terminated in 1892.....	2,224	6,566,700 00
By death.....	76	266,900 00
By surrender.....	78	316,500 00
By lapse.....	1,871	5,448,050 00
Not taken.....	199	535,250 00

BUSINESS IN COLORADO IN 1892.

Policies in force Dec. 31, 1891.....	56	\$336,000 00
Issued during 1892.....	28	121,500 00
Ceased to be in force during 1892.....	24	130,500 00
In force Dec. 31, 1892.....	60	327,000 00
Losses paid.....	1	10,000 00
Premiums received.....		7,090 36
Expense.....		299 00

THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES.

Principal office.....120 Broadway, New York City.

(Incorporated in 1859.)

HENRY B. HYDE, President.

WILLIAM ALEXANDER, Secretary.

DEPOSIT CAPITAL, \$100,000.

INCOME IN 1892.

New and renewal premiums without deductions.....	\$34,046,568 39
From interest and dividends.....	4,745,572 91
From rents and all other sources.....	1,494,096 19
Total income.....	\$40,286,237 49
Total expenditures.....	24,161,947 34
Excess of income over expenditures.....	\$16,124,290 15

EXPENDITURES IN 1892.

Losses and matured endowments.....	\$11,180,812 04
Dividends and other disbursements to policy holders.....	5,353,635 94
Total payments to policy holders.....	\$16,534,447 98
Dividends to stockholders.....	7,000 00
Management expenses.....	7,620,499 36
Total expenditures.....	\$24,161,947 34

ASSETS.

Cost value of real estate owned.....	\$38,035,149 19
Loans on real estate.....	21,983,944 02
Loans on collateral security.....	5,913,500 00
Cost value of bonds and stocks.....	66,469,339 61
Deposited in trust companies at interest.....	6,708,012 63
Cash on hand and in bank.....	5,554,006 66
Agents' ledger balances.....	1,312,080 04
Commuted commissions and miscellaneous items.....	595,317 20
Accrued interest and rents.....	234,969 88
Market value of bonds and stocks over cost value.....	3,448,896 28
Net deferred and outstanding premiums.....	2,243,917 20
Total assets.....	\$152,499,072 71
Items not admitted.....	1,907,397 24
Total assets (less items not admitted).....	\$150,591,675 47

LIABILITIES.

Net present value of outstanding policies, American experience table of mortality, with 4 per cent interest.....	\$120,216,977 00
Total gross policy claims.....	1,216,796 52
All other liabilities.....	436,463 00
Total liabilities.....	\$121,870,236 52
Total assets.....	150,591,675 47
Surplus.....	\$28,721,438 95

MISCELLANEOUS.

	No.	Amount.
Policies in force at close of 1891.....	230,424	\$804,894,557 00
Policies in force at close of 1892.....	251,999	850,962,245 00
Net increase.....	21,575	\$46,067,688 00
Issued in 1892.....	60,056	\$187,753,179 00
Terminated in 1892.....	41,365	154,422,628 00
By death.....	2,697	11,125,172 00
By maturity.....	201	716,872 00
By expiration.....	246	848,750 00
By surrender.....	5,695	24,138,117 00
By lapse.....	24,015	78,341,549 00
Not taken.....	8,511	39,272,168 00

BUSINESS IN COLORADO IN 1892.

Policies in force at end of 1891.....	2,037	\$9,673,737 00
Issued during 1892.....	637	2,968,383 00
Ceased to be in force during 1892.....	426	2,227,886 00
In force Dec. 31, 1892.....	2,248	19,414,184 00
Losses incurred.....	21	84,144 00
Losses paid.....	22	85,144 00
Premiums received.....		369,801 12
Expense.....		79,166 98
Taxes.....		4,105 80

GERMANIA LIFE INSURANCE COMPANY.

Principal office.....20 Nassau St., New York City.

(Incorporated in 1860.)

HUGO WESENDONCK, President.

HUBERT CILLIS, Secretary.

CASH CAPITAL, \$200,000.

INCOME IN 1892.

New and renewal premiums without deductions.....	\$2,801,833 48
Deduct amount paid for reinsurance less dividends.....	8,281 76
Total premium income.....	\$2,793,551 72
From interest and dividends.....	712,423 22
From rents and all other sources.....	103,838 11
Total income.....	\$3,609,813 05
Total expenditures.....	2,569,014 61
Excess of income over expenditures.....	\$1,040,798 44

EXPENDITURES IN 1892.

Losses and matured endowments.....	\$1,268,763 34
Dividends and other disbursements to policy holders.....	531,122 52
Dividends to stockholders.....	24,000 00
Management expenses.....	745,128 75
Total expenditures.....	\$2,569,014 61

ASSETS.

Cost value of real estate owned.....	\$1,949,271 66
Loans on real estate.....	9,255,250 00
Loans on collateral security.....	491,630 44
Cost value of bonds and stocks.....	4,787,132 20
Cash on hand and in bank.....	448,252 05
Certificate of Profit of the Atlantic Mutual Ins. Co.....	1,040 00
Accrued interest and rents.....	101,412 41
Market value of real estate over cost.....	77,055 78
Market value of bonds and stocks over cost.....	216,005 41
Net deferred and outstanding premiums.....	417,212 65
Total admitted assets.....	\$17,744,262 60

LIABILITIES.

Net present value of outstanding policies, American experience table of mortality, with 4 per cent. interest.....	\$16,299 697 00
Deduct net value of risks of this company reinsured in other solvent companies.....	16,308 00
Net premium reserve.....	\$16,283,389 00
Total gross policy claims.....	131,296 45
All other liabilities.....	99,289 26
Total liabilities.....	\$16,513,974 71
Total assets.....	17,744,262 60
Surplus.....	\$1,230,287 89

MISCELLANEOUS.

	No.	Amount.
Policies in force at close of 1891.....	34,413	\$60,904,913 00
Policies in force at close of 1892.....	36,998	65,218,895 00
Net increase.....	2,585	\$4,313,982 00
Issued in 1892.....	6,444	\$12,624,078 00
Terminated in 1892.....	3,859	8,371,497 00
By death.....	526	995,670 00
By maturity.....	208	283,193 00
By expiration.....	32	52,221 00
By surrender.....	655	1,687,029 00
By lapse.....	1,485	2,940,871 00
By change and decrease.....	218	792,840 00
Not taken.....	735	1,619,673 00

BUSINESS IN COLORADO IN 1892.

	<i>No.</i>	<i>Amount.</i>
Policies in force at end of 1891.....	153	\$526,680 00
Issued during 1892.....	128	309,468 00
Ceased to be in force during 1892.....	71	182,861 00
In force Dec. 31, 1892.....	210	653,287 00
Losses incurred.....		16,691 88
Losses paid.....		14,191 88
Received for premiums.....		28,899 96
Expense.....		11,506 71
Taxes.....		58 66

HARTFORD LIFE AND ANNUITY INSURANCE COMPANY.

Principal office.....230 Asylum St., Hartford, Connecticut.

(Incorporated in 1866.)

H. A. WHITMAN, President.

STEPHEN BALL, Secretary.

CASH CAPITAL, \$250,000.

INCOME IN 1892.

New and renewal premiums without deductions.....	\$ 4,713 11
Deduct amount paid for reinsurance less dividends.....	114 65
Total premium income.....	\$ 4,598 46
From interest and dividends.....	18,605 81
From rents and all other sources.....	10,716 94
Total income.....	\$33,921 21

EXPENDITURES IN 1892.

Losses and matured endowments.....	\$21,733 00
Dividends and other disbursements to policy holders.....	26,170 57
Total payments to policy holders.....	\$47,903 57
Management expenses.....	9,047 96
Total expenditures.....	\$56,951 53
Excess of expenditures over income.....	\$23,030 32

ASSETS.

Cost value of real estate owned.....	\$191,376 93
Loans on real estate.....	201,304 99
Loans on collateral security.....	83,799 50
Cost value of bonds and stocks owned.....	50,706 75
Cash on hand and in bank.....	31,285 15
Total invested assets.....	\$558,473 32
Deduct depreciation from cost of assets to bring same to market value.....	7,591 75
Total net invested assets, less depreciation.....	\$550,881 57
Accrued interest and rents.....	4,788 61
Net deferred and outstanding premiums.....	267 65
Total assets.....	\$555,937 83

LIABILITIES.

Net present value of outstanding policies, American experience table of mor- tality, with 4 per cent. interest.....	\$324,055 00
Total gross policy claims.....	2,214 00
Total liabilities.....	\$326,269 00
Total assets.....	555,937 83
Surplus.....	\$229,668 83

MISCELLANEOUS.

Policies in force at close of 1891.....	497	\$677,689 00
Policies in force at close of 1892.....	453	634,253 00
Net decrease.....	44	\$43,436 00
Terminated in 1892.....	45	\$44,604 00
By death.....	12	23,733 00
By expiration.....	4	4,500 00
By surrender.....	28	15,371 00
By change and decrease.....	1	1,000 00

BUSINESS IN COLORADO IN 1892.

None.

HOME LIFE INSURANCE COMPANY.

Principal office..... { 38 Court St., Brooklyn, N. Y.
 { 256 Broadway, New York City.

(Incorporated in 1860.)

GEO. H. RIPLEY, President.

ELLIS W. GLADWIN, Secretary.

CASH CAPITAL, \$125,000.

INCOME IN 1892.

New and renewal premiums without deductions.....	\$1,314,782 10
Deduct amount paid for reinsurance less dividends.....	4,677 00
Total premium income.....	\$1,310,105 10
From interest and dividends.....	373,320 65
From rents and all other sources.....	71,778 69
Total income.....	\$1,755,204 44
Total expenditures.....	1,436,976 87
Excess of income over expenditures.....	\$318,227 57

EXPENDITURES IN 1892.

Losses and matured endowments.....	\$710,547 88
Dividends and other disbursements to policy holders.....	279,791 16
Total payments to policy holders.....	\$990,339 04
Dividends to stockholders.....	15,000 00
Management expenses.....	431,637 83
Total expenditures.....	\$1,436,976 87

ASSETS.

Cost value of real estate owned.....	\$ 237,687 84
Loans on real estate.....	2,650,332 23
Loans on collateral security.....	738,808 20
Premium notes, loans or liens to policy holders.....	553,748 18
Cost value of bonds and stocks owned.....	3,174,959 27
Cash on hand and in bank.....	139,143 99
Bills receivable.....	19,689 89
Agents' ledger balances.....	5,811 69
Balance of open accounts secured by real estate.....	12,979 72
Accrued interest and rents.....	44,452 71
Market value of real estate over cost.....	95,516 68
Market value of bonds and stocks over cost.....	116,757 73
Net deferred and outstanding premiums.....	295,474 13
Total admitted assets.....	\$8,085,362 26

LIABILITIES,

Net present value of outstanding policies, American experience table of mortality with 4 per cent. interest.....	\$6,506,887 00
Deduct net value of risks of this company reinsured in other solvent companies.....	1,954 00
Net premiums reserve.....	\$6,504,933 00
Total gross policy claims.....	34,500 00
All other liabilities.....	16,962 72
Total liabilities.....	\$6,556,395 72
Total assets.....	\$8,085,362 26
Surplus.....	\$1,528,966 54

MISCELLANEOUS.

	<i>No.</i>	<i>Amount</i>
Policies in force at close of 1891.....	16,198	\$32,161,776 33
Policies in force at close of 1892.....	18,390	\$38,008,378 33
Net increase.....	2,192	\$5,846,602 00
Issued in 1892.....	5,112	\$12,557,989 63
Terminated in 1892.....	2,978	6,937,800 63
By death.....	273	586,765 25
By maturity.....	77	123,782 63
By surrender.....	660	1,744,360 00
By lapse.....	1,114	2,210,027 06
By change and decrease.....		108,865 69
Not taken.....	854	2,164,000 00

BUSINESS IN COLORADO IN 1892.

Policies in force at end of 1891.....	66	\$351,658 00
Issued during 1892.....	26	144,112 28
Ceased to be in force during 1892.....	35	176,112 28
In force Dec. 31, 1892.....	57	319,658 00
Losses incurred.....	1	2,112 28
Losses paid.....	1	2,112 28
Premiums received.....		16,790 31
Expense.....		8,333 55
Taxes.....		129 14

MANHATTAN LIFE INSURANCE COMPANY.

Principal office.....156 Broadway, New York City.

(Organized in 1850.)

HENRY B. STOKES, President.

WILLIAM C. FRAZEE, Secretary.

CASH CAPITAL, \$100,000.

INCOME IN 1892.

New and renewal premiums without deductions.....	\$2,109,174 50
Deduct amount paid for re-insurance, less dividends.....	7,898 15
Total premium income.....	\$2,101,276 35
From interest and dividends.....	550,369 34
From rents and all other sources.....	80,117 69
Total income.....	\$2,731,763 38
Total expenditures.....	2,342,465 84
Excess of income over expenditures.....	\$389,297 54

EXPENDITURES IN 1892.

Losses and matured endowments.....	\$1,257,058 58
Dividends and other disbursements to policy holders.....	411,882 41
Total payments to policyholders.....	\$1,668,940 99
Dividends to stockholders.....	16,000 00
Management expenses.....	657,524 85
Total expenditures.....	\$2,342,465 84

ASSETS.

Cost value of real estate owned.....	\$1,520,450 80
Loans on real estate.....	3,801,723 58
Loans on collateral security.....	3,292,412 50
Premium notes, loans or liens to policyholders.....	708,984 92
Cost value of bonds and stocks owned.....	3,059,989 27
Cash on hand and in bank.....	206,869 06
Market value of bonds and stocks over cost.....	96,262 73
Accrued interest and rents.....	109,511 77
Market value of real estate over cost.....	149,853 83
Net deferred and outstanding premiums.....	334,027 35
All other assets.....	140,825 30
Total assets.....	\$13,420,911 11
Items not admitted.....	134,003 48
Total assets (less items not admitted).....	\$13,286,907 63

LIABILITIES.

Net present value of outstanding policies, American experience table of mortality with 4 per cent. interest.....	\$12,024,657 00
Deduct net value of risks of this company reinsured in other solvent companies.....	8,861 00
Net premium reserve.....	\$12,015,796 00
Total policy claims.....	173,278 30
All other liabilities.....	89,567 76
Total liabilities.....	\$12,278,642 06
Total assets.....	\$13,286,907 63
Surplus	\$1,008,265 57

MISCELLANEOUS.

	<i>No.</i>	<i>Amount.</i>
Policies in force at close of 1891.....	21,718	\$59,077,628 69
Policies in force at close of 1892.....	22,595	61,271,530 17
Net increase	877	\$2,193,901 48
Issued in 1892.....	5,061	\$14,184,559 63
Terminated in 1892.....	4,184	11,990,658 15
By death	410	1,198,517 58
By maturity.....	26	58,541 00
By surrender.....	336	922,975 09
By lapse.....	1,962	5,063,567 20
By change and decrease.....	129	748,000 40
Not taken.....	1,321	3,999,056 88

BUSINESS IN COLORADO IN 1892.

Policies in force at end of 1891.....	168	\$464,421 00
Issued during 1892.....	86	363,400 00
Ceased to be in force during 1892.....	57	199,300 00
In force Dec. 31, 1892.....	197	628,521 00
Losses incurred.....	1	5,000 00
Premiums received.....		15,662 59
Expense.....		3,746 97
Taxes.....		238 81

MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY.

Principal office.....413 Main St., Springfield, Massachusetts.

(Incorporated in 1851.)

M. V. B. EDGERLY, President.

JOHN A. HALL, Secretary.

INCOME IN 1892.

New and renewal premiums without deductions.....	\$2,760,245 52
Deduct amount paid for re-insurance, less dividends.....	36,672 73
Total premium income.....	\$2,723,572 79
From interest and dividends.....	600,441 72
From rents and all other sources.....	82,788 92
Total income.....	\$3,406,803 43
Total expenditures.....	2,295,617 43
Excess of income over expenditures.....	\$1,111,186 00

EXPENDITURES.

Losses and matured endowments.....	\$931,444 00
Dividends and other disbursements to policy holders.....	563,604 44
Total payments to policy holders.....	\$1,495,048 44
Management expenses.....	800,568 99
Total expenditures.....	\$2,295,617 43

ASSETS.

Cost value of real estate owned.....	\$ 556,326 57
Loans on real estate.....	4,332,182 47
Loans on collateral security.....	1,503,383 50
Premiums, notes, loans or liens to policy holders.....	576,729 84
Cost value of bonds and stocks owned.....	4,866,701 81
Cash on hand and in bank.....	599,995 07
Accrued interest and rents.....	254,770 89
Market value of real estate over cost.....	51,679 10
Market value of bonds and stocks over cost.....	272,572 36
Net deferred and outstanding premiums.....	419,326 60
Total admitted assets.....	\$13,433,668 21

LIABILITIES.

Net present value of outstanding policies, American experience table of mortality, with 4 per cent. interest.....	\$12,347,348 00
Deduct net value of risks of this company reinsured in other solvent companies.....	159,051 00
Net premiums reserve.....	\$12,188,297 00
Total gross policy claims.....	68,231 66
All other liabilities.....	86,280 72
Total liabilities.....	\$12,342,809 38
Total assets.....	13,433,668 21
Surplus.....	\$1,090,858 83

MISCELLANEOUS.

	No.	Amount.
Policies in force at close of 1891.....	25,010	\$69,527,665 00
Policies in force at close of 1892.....	28,767	78,467,497 00
Net increase.....	3,757	\$8,939,832 00
Issued in 1892.....	7,438	\$20,291,642 00
Terminated in 1892.....	3,681	11,522,356 00
By death.....	313	819,990 00
By maturity.....	68	108,427 00
By expiration.....	49	124,500 00
By surrender.....	706	1,976,238 00
By lapse.....	1,408	4,283,189 00
By change and decrease.....		1,040,912 00
Not taken.....	1,137	3,169,100 00

BUSINESS IN COLORADO IN 1892.

	<i>No.</i>	<i>Amount.</i>
Policies in force at end of 1891.....	57	\$208,026 00
Issued during 1892.....	42	158,428 00
Ceased to be in force during 1892.....	20	94,928 00
In force Dec. 31, 1892.....	79	271,526 00
Losses incurred.....	2	1,625 00
Losses paid.....	2	1,625 00
Premiums received.....		10,932 95
Expense.....		55 00
Taxes		217 56

MICHIGAN MUTUAL LIFE INSURANCE COMPANY.

Principal office.....150 Jefferson Ave., Detroit, Mich.

(Incorporated in 1867.)

O. R. LOOKER, President.

H. F. FREDE, Secretary.

CASH CAPITAL, \$250,000.

INCOME IN 1892.

New and renewal premiums without deductions.....	\$1,039,814 45
Deduct amount paid for reinsurance less dividends.....	11,492 94
Total premium income.....	\$1,028,321 51
From interest and dividends.....	180,759 96
From rents and all other sources.....	9,136 22
Total income.....	\$1,218,217 69
Total expenditures.....	756,612 41
Excess of income over expenditures.....	\$461,605 28

EXPENDITURES IN 1892.

Losses and matured endowments.....	\$291,024 99
Dividends and other disbursements to policy holders.....	79,778 88
Total payments to policy holders.....	\$370,803 87
Dividends to stockholders.....	25,000 00
Management expenses.....	360,808 54
Total expenditures.....	\$756,612 41

ASSETS.

Cost value of real estate owned.....	\$ 331,966 65
Loans on real estate.....	2,665,565 92
Loans on collateral security.....	365,779 23
Premium notes, loans or liens to policy holders.....	7,832 42
Cost value of bonds and stocks owned.....	20,823 75
Cash on hand and in bank.....	156,624 33
Bills receivable.....	37,611 68
Agents' ledger balances.....	6,814 10
Accrued interest and rents.....	94,251 62
Net deferred and outstanding premiums.....	359,971 71
Total admitted assets.....	\$4,047,241 41

LIABILITIES.

Net present value of outstanding policies, American experience table of mortality, with 4 per cent. interest.....	\$3,764,583 66
Total gross policy claims.....	19,850 45
All other liabilities.....	3,727 61
Total liabilities.....	\$3,788,161 72
Total assets.....	4,047,241 41
Surplus	\$259,079 69

MISCELLANEOUS.

	No.	Amount.
Policies in force at close of 1891.....	13,985	\$26,282,347 42
Policies in force at close of 1892.....	16,202	31,104,323 56
Net increase.....	2,217	\$4,821,976 14
Issued in 1892.....	4,024	\$8,274,433 72
Terminated in 1892.....	1,978	3,795,624 61
By death.....	113	179,799 14
By surrender.....	337	525,556 83
By lapse.....	1,047	1,842,430 14
Not taken.....	293	619,440 33
By expiration.....	15	31,850 00
Decrease.....		94,565 36
Default.....	2	158,815 86
Transfer (forms).....	58	126,100 00
Transfer (States).....	113	217,066 95

BUSINESS IN COLORADO IN 1892.

Policies in force at end of 1891.....	208	\$445,517 44
Issued during 1892.....	176	431,041 47
Ceased to be in force during 1892.....	73	176,819 86
In force Dec. 31, 1892.....	311	699,739 05
Losses incurred.....	2	3,013 53
Losses paid.....	1	1,013 53
Premiums received.....		16,135 04
Expense.....		11,368 02
Taxes.....		95 06

MUTUAL LIFE INSURANCE COMPANY OF NEW YORK.

Principal office.....32 Nassau St., New York City.

(Incorporated in 1842.)

RICHARD A. McCURDY, President.

WILLIAM J. EASTON, Secretary.

INCOME IN 1892.

New and renewal premiums without deductions.....	\$32,047,765 34
Total premium income.....	\$32,047,765 34
From interest and dividends.....	7,128,928 74
From rents and all other sources.....	1,062,171 16
Total income.....	\$40,238,865 24
Total expenditures.....	26,806,143 54
Excess of income over expenditures.....	\$13,432,721 70

EXPENDITURES IN 1892.

Losses and matured endowments.....	\$12,078,615 59
Dividends and other disbursements to policy holders.....	7,307,916 87
Total payments to policy holders.....	\$19,386,532 46
Management expenses.....	7,419,611 08
Total expenditures.....	\$26,806,143 54

ASSETS.

Market value of real estate owned.....	\$ 15,638,884 26
Loans on real estate.....	69,348,092 54
Loans on collateral security.....	10,394,597 50
Cost value of bonds and stocks owned.....	60,905,349 64
Cash on hand and in bank.....	7,806,672 55

Agents' ledger balances.....	148,195 79
Suspense account.....	3,772 28
Commuted commissions.....	957,289 44
Accrued interest and rents.....	1,058,437 08
Market value of bonds and stocks over cost.....	4,915,085 25
Net deferred and outstanding premiums.....	3,907,680 28
Total assets.....	\$175,084,156 61
Items not admitted.....	1,890,893 57
Total assets less items not admitted.....	\$173,193,263 04

LIABILITIES.

Net present value of outstanding policies, American experience table of mortality, with 4 per cent. interest.....	\$158,137,191 00
Total gross policy claims.....	547,890 93
All other liabilities.....	187,024 74
Total liabilities.....	\$158,872,046 67
Total assets.....	173,193,263 04
Surplus.....	\$14,321,216 37

MISCELLANEOUS.

	No.	Amount.
Policies in force at close of 1891.....	224,815	\$695,484,158 00
Policies in force at close of 1892.....	246,650	745,780,083
Net increase.....	21,835	\$50,295,925 00
Issued in 1892, including old policies revived and increased.....	57,070	\$157,908,151 00
Terminated in 1892.....	35,351	112,633,823 00
By death.....	3,141	10,892,646 00
By maturity.....	541	1,396,412 00
By expiration.....	20	59,300 00
By surrender.....	5,416	19,221,306 00
By lapse.....	15,534	44,138,940 00
By change and decrease.....	116	2,641,941 00
Not taken.....	10,583	34,283,278 00

BUSINESS IN COLORADO IN 1892.

Policies in force at end of 1891.....	1,843	\$5,197,289 00
Issued during 1892.....	461	1,203,219 00
Ceased to be in force during 1892.....	232	633,434 00
In force Dec. 31, 1892.....	2,072	5,767,074 00
Losses incurred.....		37,140 00
Losses paid.....		37,140 00
Premiums received.....		172,372 96
Expense.....		44,780 65
Taxes.....		1,809 04

MUTUAL BENEFIT LIFE INSURANCE COMPANY.

Principal office.....752 Broad St., Newark, New Jersey.

(Incorporated in 1845.)

AMZI DODD, President.

EDWARD L. DOBBINS, Secretary.

INCOME IN 1892.

New and renewed premiums without deductions.....	\$6,952,833 02
Total premium income.....	\$6,952,833 02
From interest and dividends.....	2,607,909 29
From rents and all other sources.....	25,301 44
Total income.....	\$9,586,043 75
Total expenditures.....	7,225,077 00
Excess of income over expenditures.....	\$2,360,976 75

EXPENDITURES IN 1892.

Losses and matured endowments.....	\$3,421,892 89
Dividends and other disbursements to policy holders.....	2,412,021 58
Total payments to policy holders.....	\$5,833,914 47
Management expenses.....	1,391,152 53
Total expenditures.....	\$7,225,067 00

ASSETS.

Market value of real estate owned.....	\$ 200,000 00
Loans on real estate.....	27,297,312 22
Loans on collateral security.....	5,331,806 13
Premium notes, loans or liens to policy holders.....	4,239,796 40
Par value of bonds and stocks owned.....	11,006,321 49
Cash on hand and in bank.....	666,993 00
Real estate purchased on foreclosure.....	687,777 49
Agents' ledger balances and cash obligations.....	9,831 29
Premiums in transit, since received.....	169,418 17
Accrued interest and rents.....	762,733 02
Market value of bonds and stocks over par value.....	386,022 50
Net deferred and outstanding premiums.....	547,891 88
Total assets.....	\$51,395,903 59
Items not admitted.....	9,831 29
Total assets (less items not admitted).....	\$51 386,072 30

LIABILITIES.

Net present value of outstanding policies, American experience table of mortality, with 4 per cent. interest.....	\$47,266,347 00
Total gross policy claims.....	198,542 39
All other liabilities.....	269,492 19
Total liabilities.....	\$47,734,381 58
Total assets.....	51,386,072 30
Surplus.....	\$3,651,690 72

MISCELLANEOUS.

	No.	Amount.
Policies in force at close of 1891.....	69,350	\$183,171,333 00
Policies in force at close of 1892.....	74,346	195,698,088 00
Net increase.....	4,996	\$12,516,755 00
Issued in 1892.....	11,903	\$29,971,043 00
Terminated in 1892.....	7,006	18,096,966 00
By death.....	1,153	3,279,121 00
By maturity.....	98	188,100 00
By expiration.....	631	1,744,375 00
By surrender.....	2,128	5,829,720 00
By lapse.....	1,648	3,853,767 00
Not taken.....	1,348	3,161,883 00
Annuity bonds in force not included in above.....	89	37,665 00

BUSINESS IN COLORADO IN 1892.

	No.	Amount.
Policies in force at end of 1891.....	362	\$1,222,200 00
Issued during 1892.....	141	471,608 00
Ceased to be in force during 1892.....	46	148,114 00
In force Dec. 31, 1892.....	457	1,545,694 00
Losses incurred.....	2	7,540 00
Losses paid.....	2	7,540 00
Premiums received.....		55,374 58
Expense.....		11,858 56
Taxes.....		719 52

NATIONAL LIFE INSURANCE COMPANY.

Principal office.....116 State St., Montpelier, Vermont.

(Incorporated in 1848.)

CHARLES DEWEY, President.

GEO. W. REID, Secretary.

INCOME IN 1892.

New and renewal premiums without deductions.....	\$2,088,247 80
Total premium income.....	\$2,088,247 80
From interest and dividends.....	398,581 31
From rents and all other sources.....	10,950 62
Total income.....	\$2,497,779 73
Total expenditures.....	1,557,415 89
Excess of income over expenditures.....	\$940,363 84

EXPENDITURES IN 1892.

Losses and matured endowments.....	\$ 592,849 36
Dividends and other disbursements to policy holders.....	362,028 94
Total payments to policy holders.....	\$954,878 30
Management expenses.....	602,537 59
Total expenditures.....	\$1,557,415 89

ASSETS.

Cost value of real estate owned.....	\$ 356,088 40
Loans on real estate.....	3,665,291 09
Loans on collateral security.....	657,821 32
Premium notes, loans or liens to policy holders.....	118,667 18
Cost value of bonds and stocks owned.....	3,001,726 62
Cash on hand and in bank.....	243,787 07
Agents' ledger balances.....	524 37
Accrued interest and rents.....	171,011 03
Market value of bonds and stocks over cost.....	146,319 63
Net deferred and outstanding premiums.....	401,718 19
Total admitted assets.....	\$8,762,954 90

LIABILITIES.

Net present value of outstanding policies, American experience table of mortality, with 4 per cent. interest.....	\$7,414,009 02
Total gross policy claims.....	4,183 60
All other liabilities.....	342,688 07
Total liabilities.....	\$7,760,880 69
Total assets.....	8,762,954 90
Surplus.....	\$1,002,074 21

MISCELLANEOUS.

Policies in force at close of 1891.....	23,303	\$51,369,348 00
Policies in force at close of 1892.....	26,678	58,678,353 00
Net increase.....	3,375	\$7,309,005 00
Issued in 1892, including old policies revived and old policies increased.....	6,980	\$15,472,853 00
Terminated in 1892.....	3,665	8,168,167 00
By death.....	219	527,047 00
By maturity.....	54	65,925 00
By expiration.....	11	34,000 00
By surrender.....	920	1,874,602 00
By lapse.....	1,439	3,240,100 00
By change and decrease.....	66	339,700 00
Not taken.....	896	2,087,683 00

BUSINESS IN COLORADO IN 1892.

	No.	Amount.
Policies in force at end of 1891.....	161	\$841,560 00
Issued during 1892.....	49	309,000 00
Ceased to be in force during 1892.....	41	266,500 00
In force Dec. 31, 1892.....	169	884,000 00
Losses incurred.....	1	20,000 00
Losses paid.....	1	20,000 00
Premiums received.....		34,780 71
Expense.....		12,197 78
Taxes.....		51 66

NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY.

Principal officeBoston, Massachusetts.

(Incorporated in 1835.)

BENJAMIN F. STEVENS, President.

S. F. TRULL, Secretary.

INCOME IN 1892.

New and renewal premiums without deductions	\$3,021,100 08
Total premium income.....	\$3,021,100 08
From interest and dividends.....	994,884 99
From rents and all other sources.....	150,700 00
Total income.....	\$4,166,685 07
Total expenditures.....	3,138,999 30
Excess of income over expenditures.....	\$1,027,685 77

EXPENDITURES IN 1892.

Losses and matured endowments.....	\$1,533,886 50
Dividends and other disbursements to policy holders.....	980,343 81
Total payments to policy holders.....	\$2,514,230 31
Management expenses.....	624,768 99
Total expenditures.....	\$3,138,999 30

ASSETS.

Cost value of real estate owned.....	\$ 1,727,438 25
Loans on real estate.....	3,125,323 80
Loans on collateral security.....	1,902,941 20
Premium notes, loans or liens to policy holders.....	514,758 16
Cost value of bonds and stocks owned.....	13,525,517 11
Cash on hand and in bank.....	563,113 04
Quarterly and semi-annual premium notes being part of premium note account	370,939 08
Accrued interest and rents.....	234,075 52
Market value of bonds and stocks over cost.....	897,685 47
Net deferred and outstanding premiums.....	164,208 98
Total admitted assets.....	\$23,026,000 61

LIABILITIES.

Net present value of outstanding policies, American experience table of mor-	
tality, with 4 per cent. interest.....	\$20,471,091 43
Total gross policy claims.....	115,712 00
All other liabilities.....	107,428 24
Total liabilities.....	\$20,697,231 67
Total assets.....	23,026,000 61
Surplus.....	\$2,328,768 94

MISCELLANEOUS.

	No.	Amount.
Policies in force at close of 1891.....	29,829	\$87,356,297 00
Policies in force at close of 1892.....	31,237	90,859,097 00
Net increase.....	1,408	\$3,502,800 00
Issued in 1892, including old policies revived and increased.....	[3,870	\$11,163,305 00
Terminated in 1892.....	2,464	7,698,336 00
By death.....	414	1,258,121 00
By expiration.....	105	247,976 00
By surrender.....	753	1,893,502 00
By lapse.....	755	2,109,500 00
By change and decrease.....		971,737 00
Not taken.....	437	1,217,500 00

BUSINESS IN COLORADO IN 1892.

Policies in force at end of 1891.....	155	\$685,122 00
Issued during 1892.....	137	421,174 00
Ceased to be in force during 1892.....	34	133,290 00
In force Dec. 31, 1892.....	258	973,006 00
Losses incurred.....	1	2,000 00
Losses paid.....	1	2,000 00
Premiums received.....		28,475 58
Expense.....		8,056 11
Taxes.....		368 39

NEW YORK LIFE INSURANCE COMPANY.

Principal office.....346, 348 Broadway, New York City.

(Incorporated in 1841.)

JOHN A. McCALL, President.

CHARLES C. WHITNEY, Secretary.

INCOME IN 1892.

New and renewal premiums without deductions.....	\$25,089,508 76
Deduct amount paid for reinsurance less dividends.....	49,394 83
Total premium income.....	\$25,040,113 93
From interest and dividends.....	5,277,113 87
From rents and all other sources.....	619,363 03
Total income.....	\$30,936,590 83
Total expenditures.....	21,654,290 76
Excess of income over expenditures.....	\$9,282,300 07

EXPENDITURES IN 1892.

Losses and matured endowments.....	\$9,010,891 28
Dividends and other disbursements to policy holders.....	4,984,121 05
Total payments to policy holders.....	\$13,995,012 33
Management expenses.....	7,659,278 43
Total expenditures.....	\$21,654,290 76

ASSETS.

Cost value of real estate owned.....	\$12,531,016 75
Loans on real estate.....	24,236,785 51
Loans on collateral security.....	3,916,000 00
Premium notes, loans or liens to policy holders.....	1,096,850 03
Cost values of bonds and stocks owned.....	81,865,282 51
Cash on hand and in bank.....	4,201,283 68
Agents' ledger balances.....	285,071 37
Accrued interest and rents.....	971,810 14
Market value of bonds and stocks over cost.....	4,814,895 00
Net deferred and outstanding premiums.....	3,865,275 37
Total admitted assets.....	\$137,784,270 36
Items not admitted.....	285,071 37
Total assets, less items not admitted.....	\$137,499,198 99

LIABILITIES.

Net present value of outstanding policies, American experience table of mortality with 4 per cent. interest.....	\$118,103,475 00
Deduct net value of risks of this company reinsured in other solvent companies.....	245,382 00
Net premium reserve.....	\$117,858,093 00
Additional reserve on annuities and accumulation policies in excess of above standard.....	1,217,795 00
Total gross policy claims.....	1,396,266 09
All other liabilities.....	222,096 70
Total liabilities.....	\$120,694,250 89
Total assets.....	137,499,198 99
Surplus.....	\$16,804,948 10

MISCELLANEOUS.

	<i>No.</i>	<i>Amount.</i>
Policies in force at close of 1891.....	193,452	\$629,083.178 00
Policies in force at close of 1892.....	224,008	689,248,629 00
Net increase.....	30,556	\$60,165.451 00
Issued in 1892, including policies revived and increased.....	66,259	\$173,157,510 00
Terminated in 1892.....	35,703	\$113,439,619 00
By death.....	2,240	8,125,105 00
By maturity.....	468	1,541,435 00
By expiration.....	388	136,850 00
By surrender.....	4,464	17,694,610 00
By lapse.....	16,245	45,799,132 00
By change and decrease.....		5,837,285 00
Not taken.....	11,898	34,905,202 00

BUSINESS IN COLORADO IN 1892.

Policies in force at end of 1891.....	1,545	\$6,391,067 00
Issued during 1892.....	862	3,650,220 00
Ceased to be in force during 1892.....	499	1,885,155 00
In force Dec. 31, 1892.....	1,908	8,156,132 00
Losses paid.....	9	20,559 78
Losses incurred.....	19	80,010 00
Premiums received.....		233,097 75
Expense.....		88,629 17
Taxes.....		2,478 18

NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY.

Principal office.....Milwaukee, Wisconsin.

(Incorporated in 1857.)

H. L. PALMER, President.

J. W. SKINNER, Secretary.

INCOME IN 1892.

New and renewal premiums without deductions.....	\$11,804,015 76
Total premium income.....	\$11,804,015 76
From interest and dividends.....	2,694,270 18
From rents and all other sources.....	59,268 28
Total income.....	\$14,557,554 22
Total expenditures.....	7,410,685 94
Excess of income over expenditures.....	\$7,146,868 28

EXPENDITURES IN 1892.

Losses and matured endowments.....	\$3,321,157 62
Dividends and other disbursements to policy holders.....	1,533,508 84
Total payment to policy holders.....	\$4,854,666 46
Management expenses.....	2,556,019 48
Total expenditures.....	\$7,410,685 94

ASSETS.

Cost value of real estate owned.....	\$ 995,486 29
Loans on real estate.....	45,076,571 33
Premium notes, loans or liens to policy holders.....	487,812 62
Par value of bonds and stocks owned.....	4,331,465 00
Cash on hand and in bank.....	3,155,372 49
Bills receivable.....	11,064 42
Accrued interest and rents.....	792,577 92
Market value of bonds and stocks over cost.....	298,335 05
Net deferred and outstanding premiums.....	1,087,404 00
Total admitted assets.....	\$56,236,689 12
Items not admitted.....	11,064 42
Total assets, less items not admitted.....	\$56,225,024 70

LIABILITIES.

Net present value of outstanding policies, American experience table of mortality with 4 per cent interest.....	\$46,374,724 00
Reserve for paid-up insurance claimable and for annuities.....	64,708 58
Net premium reserve.....	\$ 439,432 58
Total gross policy claims.....	228,467 00
All other liabilities.....	100,805 00
Total liabilities.....	\$46,768,704 58
Total assets.....	\$56,225,024 70
Surplus.....	\$ 9,456,320 12

MISCELLANEOUS.

	No.	Amount.
Policies in force at close of 1891.....	113,528	\$275,674,753 00
Policies in force at close of 1892.....	128,349	312,512,603 00
Net increase.....	14,821	\$36,837,850 00
Issued in 1892, including old policies revived and increased.....	595	\$68,251,271 00
Terminated in 1891.....	12,247	33,906,039 00
By death.....	1,105	2,902,599 00
By maturity.....	283	473,968 00
By expiration.....	441	3,722,653 00
By surrender.....	956	2,378,652 00
By lapse.....	6,602	14,750,658 00
By change.....		1,654,397 00
Not taken.....	2,860	8,043,712 00

BUSINESS IN COLORADO IN 1892.

Policies in force at end of 1891.....	2,363	\$7,398,319 00
Issued during 1892.....	816	2,685,783 00
Ceased to be in force during 1892.....	350	1,236,408 00
In force Dec. 31, 1892.....	2,829	8,847,694 00
Losses incurred.....	29	98,650 00
Losses paid.....	28	96,650 00
Premiums received.....		281,141 25
Expense.....		62,965 72
Taxes.....		2,530 51

PACIFIC MUTUAL LIFE INSURANCE COMPANY.

(Accident Department Included.)

Principal office.....San Francisco, California.

(Incorporated in 1887.)

GEO. A. MOORE, President.

J. N. PATTON, Secretary.

CASH CAPITAL, \$100,000.

INCOME IN 1892.

New and renewal premiums without deductions.....	\$593,093 68
Deduct amount paid for reinsurance less dividends	4,180 06
Total premium income.....	{ Life.....\$547,173 91
	{ Accidents 341,739 71
From interest and dividends.....	\$888,913 62
From rents and all other sources.....	143,248 77
	3,690 20
Total income.....	\$ 1,035,852 59
Total expenditures.....	849,037 37
Excess of income over expenditures.....	\$186,815 22

EXPENDITURES IN 1892.

Losses and matured endowments.....	{ Accident.\$226,596 00
	{ Life..... 158,817 91
	\$385,413 91
Dividends and other disbursements to policy holders.....	155,280 45
Total payments to policy holders.....	{ Life.....\$381,876 45
	{ Accident. 158,817 91
	\$540,694 36
Management expense.....	{ Life.....\$142,584 03
	{ Accident. 165,758 88
	\$308,342 92
Total expenditures.....	\$849,037 27

ASSETS.

Cost value of real estate owned.....	\$ 517,194 54
Loans on real estate.....	1,297,776 35
Loans on collateral security.....	32,884 58
Premiums, notes, loans or liens to policy holders.....	35,036 64
Cost value of bonds and stocks owned.	260,087 50
Cash on hand and in bank.....	187,834 79
Bills receivable.....	2,858 37
Agents' ledger balances.....	6,888 85
Miscellaneous accounts.....	3,984 91
Accrued interest and rents.....	65,775 48
Market value of bonds and stocks over cost.....	5,012 50
Net deferred and outstanding premiums.....	{ Life.....\$ 79,147 56
	{ Accident. 108,031 83
	187,179 39
All other assets.....	3,000 00
Total admitted assets.....	\$2,605,513 90
Items not admitted.....	16,732 13
Total assets, less items not admitted.....	\$2,588,781 77

LIABILITIES.

Net present value of outstanding policies, American { Life.....\$2,183,331 00	
experience table of mortality, with 4 per { Accident 184,042 00	
cent interest.....	\$2,367,373 00
Deduct net value of risks of this company reinsured { Life.....\$19,080 00	
in other solvent companies..... { Accident. 2,672 00	
	21,752 00
Net Premiums reserve.....	{ Life.....\$2,164,251 00
	{ Accident, 181,370 00
	\$2,345,621 00

Total gross policy claims.....	{ Life..... \$14,450 00	
	{ Accident, 16,860 00	
		31,310 00
Total liabilities.....		\$2,376,931 00
Total assets.....		2,588,781 77
Surplus.....		\$211,850 77

MISCELLANEOUS.

	No.	Amount.
Policies in force at close of 1891.....	{ Life..... 4,834	\$12,589,840 00
	{ Accident..... 15,585	39,239,050 00
Policies in force at close of 1892.....	{ Life..... 5,202	13,256,508 00
	{ Accident..... 19,575	46,881,7 0 00
Net increase.....	{ Life..... 368	\$ 666,668 00
	{ Accident..... 3,990	7,642,650 00
Issued in 1892, including old policies (life) revived..	{ Life..... 1,301	\$ 3,367,995 00
	{ Accident..... 28,904	72,428,413 00
Terminated in 1892.....	{ Life..... 933	2,709,947 00
	{ Accident..... 24,914	64,785,763 00
By death.....	{ Life..... 70	194,010 00
	{ Accident..... 45	58,7 0 00
By maturity.....	{ Life..... 11	23,005 00
By expiration.....	{ Life..... 3	3,712 00
	{ Accident..... 20,851	52,844,900 00
By surrender.....	{ Life..... 139	416,320 00
	{ Accident..... 313	1,148,000 00
By lapse.....	{ Life..... 520	1,136,200 00
By change and decrease.....		40,500 00
Not taken.....	{ Life..... 190	596,200 00
	{ Accident..... 3,705	10,734,113 00

BUSINESS IN COLORADO IN 1892.

Policies in force at end of 1892.....	{ Life..... 321	\$ 963,409 00
	{ Accident..... 1,131	4,437,770 00
Issued during 1892.....	{ Life..... 154	325,170 00
	{ Accident..... 2,961	8,711,600 00
Ceased to be in force in 1892.....	{ Life..... 101	272,300 00
	{ Accident..... 2,635	7,340,400 00
In force December 31, 1892.....	{ Life..... 374	1,045,679 00
	{ Accident..... 2,057	5,808,450 00
Losses incurred.....	{ Life.....	
	{ Accident.....	15,408.64
Losses paid.....	{ Life.....	
	{ Accident.....	15,408 64
Premiums received.....	{ Life..... \$26,027 03	
	{ Accident..... 39,301 52	
Expense.....		\$65,328 55
Taxes.....		27,422 67
		449 75

PENN MUTUAL LIFE INSURANCE COMPANY.

Principal office.....921-3-5 Chestnut St., Philadelphia, Pennsylvania.

(Incorporated in 1847.)

EDWARD M. NEEDLES, President.

HENRY C. BROWN, Secretary.

INCOME IN 1892.

New and renewal premiums without deductions.....	\$4,760,453 14
Deduct amount paid for reinsurance less dividends.....	3,280 73
Total premium income.....	\$4,757,172 41
From interest and dividends.....	953,668 45
From rents and all other sources.....	35,916 69
Total income.....	\$5,746,757 55
Total expenditures.....	3,578,092 81
Excess of income over expenditures.....	\$2,168,664 74

EXPENDITURES IN 1892.

Losses and matured endowments.....	\$1,343,876 00
Dividends and other disbursements to policy holders.....	1,073,491 02
Total payments to policy holders.....	\$2,417,367 02
Management expenses.....	1,160,725 79
Total expenditures.....	\$3,578,092 81

ASSETS.

Cost value of real estate owned.....	\$1,062,607 73
Loans on real estate.....	9,154,877 05
Loans on collateral security.....	2,416,847 00
Premium notes, loans or liens to policy holders.....	624,238 27
Cost value of bonds and stocks.....	6,275,487 13
Cash on hand and in bank.....	142,200 62
Bills receivable.....	117,023 10
Agents' ledger balances.....	12,361 65
Sundry accounts.....	10,000 00
Accrued interest and rents.....	410,616 10
Net deferred and outstanding premiums.....	582,533 64
Total admitted assets.....	\$20,808,692 29

LIABILITIES.

Net present value of outstanding policies, American experience table of mortality, with 4 per cent. interest.....	\$17,939,248 00
Total gross policy claims.....	118,949 00
All other liabilities.....	146,643 48
Total liabilities.....	\$18,204,840 48
Total assets.....	\$20,808,692 29
Surplus.....	\$2,603,851 81

MISCELLANEOUS.

	No.	Amount.
Policies in force at close of 1891.....	39,723	\$103,753,521 00
Policies in force at close of 1892.....	44,614	117,925,418 00
Net increase.....	4,891	\$14,171,897 00
Issued in 1892, including old policies revived and increased.....	10,057	\$29,153,451 00
Terminated in 1892.....	5,166	15,089,361 00
By death.....	440	1,194,020 00
By maturity.....	88	187,013 00
By expiration.....	159	405,000 00
By surrender.....	663	1,577,814 00
By lapse.....	2,228	6,083,393 00
By change and decrease.....	38	698,221 00
Not taken.....	1,550	4,943,900 00

BUSINESS IN COLORADO IN 1892.

Policies in force at end of 1891.....	529	\$1,912,750 00
Issued during 1892.....	174	735,000 00
Ceased to be in force during 1892.....	103	261,000 00
In force Dec. 31, 1892.....	600	2,386,750 00
Losses incurred.....	5	7,670 00
Losses paid.....	4	6,670 00
Premiums received.....		76,561 52
Expense.....		21,372 16
Taxes.....		970 39

PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY OF NEW YORK.

Principal office.....29 Broadway, New York City.

(Incorporated in 1875.)

SHEPPARD HOMANS, Secretary.

WILLIAM E. STEVENS, President.

DEPOSIT CAPITAL, \$100,000.

INCOME IN 1892.

New and renewal premiums without deductions.....	\$1,851,299 47
Deduct amount paid for reinsurance less dividends.....	11,381 21
Total premium income.....	\$1,839,918 26
From interest and dividends.....	33,772 49
From rents and all other sources.....	9,150 43
Total income.....	\$1,882,841 18
Total expenditures.....	1,626,258 49
Excess of income over expenditures.....	\$256,582 69

EXPENDITURES IN 1892.

Losses and matured endowments.....	\$826,902 97
Dividends and other disbursements to policy holders.....	346,595 39
Total payments to policy holders.....	\$1,173,498 36
Dividends to stockholders.....	6,977 60
Management expenses.....	445,782 53
Total expenditures.....	\$1,626,258 49

ASSETS.

Cost value of real estate owned.....	\$234,056 93
Loans on real estate.....	80,400 00
Loans on collateral security.....	119,404 55
Cost value of bonds and stocks owned.....	583,297 63
Cash on hand and in bank.....	74,434 34
Bills receivable.....	82 40
Agents' ledger balances.....	61,649 84
Total net or invested assets.....	\$1,153,325 69
Deduct depreciation from cost of assets to bring same to market value.....	22,101 25
Total net or invested assets less depreciation.....	\$1,131,224 44
Accrued interest and rents.....	14,326 17
Market value of real estate over cost.....	15,000 00
Market value of bonds and stocks over cost.....	10,131 25
Net deferred and outstanding premiums.....	116,328 37
Total admitted assets.....	\$1,287,010 23
Items not admitted.....	61,732 24
Total assets, less items not admitted.....	\$1,225,277 99

LIABILITIES.

Net present value of outstanding policies, American experience table of mortality with 4 per cent. interest.....	\$494,715 00
Deduct net value of risks of this company reinsured in other solvent companies.....	71,969 00
Net premium reserve.....	\$122,746 00
Total gross policy claims.....	110,500 00
Total liabilities.....	\$ 533,246 00
Total assets.....	1,225,277 99
Surplus.....	\$692,031 99

MISCELLANEOUS.

	No.	Amount.
Policies in force at close of 1891.....	18,992	\$69,676,446 00
Policies in force at close of 1892.....	22,061	76,843,241 00
Net increase.....	4,069	\$7,166,795 00
Issued in 1892, including old policies revived and increased.....	6,734	\$19,517,516 00
Terminated in 1892.....	3,665	12,350,721 00
By death.....	207	911,600 00
By expiration.....	2,787	9,344,821 00
By surrender.....	9	22,250 00
By lapse.....	100	170,050 00
By change and decrease.....		170,000 00
Not taken.....	561	1,712,000 00

BUSINESS IN COLORADO IN 1892.

Policies in force at end of 1891.....	36	\$139,000 00
Issued during 1892.....	36	139,000 00
Ceased to be in force during 1892.....	9	30,000 00
In force Dec. 31, 1892.....	63	248,000 00
Premiums received.....		4,160 54
Losses incurred.....		
Losses paid.....		
Expense.....		1,523 93
Taxes.....		52 53

PRUDENTIAL INSURANCE COMPANY OF AMERICA.

Principal office.....Newark, New Jersey.

(Incorporated in 1873.)

JOHN F. DRYDEN, President.

FORREST F. DRYDEN, Secretary.

CASH CAPITAL, \$837,200.

INCOME IN 1892.

New and renewal premiums without deductions.....	\$7,530,412 93
Deduct amount paid for reinsurance less dividends.....	4,569 31
Total premium income.....	\$7,525,843 62
From interest and dividends.....	310,495 29
From rents and all other sources.....	52,538 64
Total income.....	\$7,888,877 55
Total expenditures.....	5,966,438 98
Excess of income over expenditures.....	\$1,922,438 57

EXPENDITURES IN 1892.

Losses and matured endowments.....	\$2,518,566 69
Dividends and other disbursements to policy holders.....	21,089 97
Total payments to policy holders.....	\$2,539,656 66
Dividends to stockholders.....	83,720 00
Management expenses.....	3,343,062 32
Total expenditures.....	\$5,966,438 98

ASSETS.

Cost value of real estate owned.....	\$1,960,602 08
Loans on real estate.....	4,137,903 00
Loans on collateral security.....	7,960 57
Cost value of bonds and stocks.....	1,699,737 25
Cash on hand and in bank.....	853,513 73
Total net or invested assets.....	\$8,659,716 63
Deduct depreciation from cost of assets to bring same to market value.....	4,094 13
Total net or invested assets less depreciation.....	\$8,655,622 50
Accrued interest and rents.....	72,593 82
Net deferred and outstanding premiums.....	112,637 07
All other assets.....	85,635 61
Total admitted assets.....	\$8,926,489 00
Items not admitted.....	85,635 61
Total assets, less items not admitted.....	\$8,840,853 39

LIABILITIES.

Net present value of outstanding policies, American experience table of mortality, with 4 per cent interest.....	\$6,120,892 00
Special reserve.....	500,000 00
Net premium reserve.....	\$6,620,892 00
Premiums paid in advance.....	1,111 69
Total liabilities.....	\$6,622,003 69
Total assets.....	8,840,853 39
Surplus.....	\$2,218,849 70

MISCELLANEOUS.

	No.	Amount.
Policies in force at close of 1891.....	5,677	\$6,801,435 00
Policies in force at close of 1892.....	8,120	9,531,076 00
Net increase.....	2,443	\$2,729,641 00
Issued in 1892, including old policies revived and increased.....	4,503	\$5,077,076 00
Terminated in 1892.....	2,060	2,350,456 00
By death.....	49	60,063 00
By expiration.....	8	8,000 00
By surrender.....	42	44,349 00
By lapse.....	1,673	1,802,256 00
By change and decrease.....		75,297 00
Not taken.....	288	360,500 00

BUSINESS IN COLORADO IN 1892.

Ordinary and Industrial Combined.

Policies in force at end of 1891.....	2,664	\$ 524,550 00
Issued during 1892.....	8,525	1,249,324 00
Ceased to be in force during 1892.....	3,575	570,203 00
In force Dec. 31, 1892.....	7,614	1,203,671 00
Losses incurred.....	54	6,916 00
Losses paid.....	54	6,916 00
Premiums received.....		35,455 50
Expense.....		27,313 92
Taxes.....		24 51

THE TRAVELERS LIFE INSURANCE COMPANY.

Principal office..... Hartford, Connecticut.

(Incorporated in 1863.)

JAMES G. BATTERSON, President

RODNEY DENNIS, Secretary.

INCOME IN 1892.

New and renewal premiums without deductions.....	\$1,976,177 55
Deduct amount paid for re-insurance, less dividends.....	70,554 91
Total premium income.....	\$1,905,622 64
From interest and dividends.....	544,174 09
From rents and all other sources.....	120,068 75
Total income.....	\$2,569,865 48
Total expenditures.....	1,455,662 29
Excess of income over expenditures.....	\$1,114,200 19

EXPENDITURES.

Losses and matured endowments.....	\$703,560 50
Dividends and other disbursements to policy holders.....	142,140 84
Total payments to policy holders.....	\$ 845,701 34
Dividends to stockholders.....	113,000 00
Management expenses.....	496,963 95
Total expenditures.....	\$1,455,665 29

ASSETS.

Cost value of real estate owned.....	\$ 1,886,259 14
Loans on real estate.....	3,321,181 81
Loans on collateral security.....	1,141,273 00
Cost value of bonds and stock owned.....	5,845,515 73
Cash on hand and in bank.....	592,241 49
Bills receivable.....	11,492 90
Suspense account.....	73,496 63
Total net or invested assets.....	\$12,871,460 70
Deduct depreciation from cost of assets to bring same to market value.....	632,492 32
Total invested assets, less depreciation.....	\$12,238,968 38
Accrued interest and rents.....	55,704 89
Net deferred and outstanding premiums.....	413,315 04
Total admitted assets.....	\$12,707,988 31
Items not admitted.....	84,989 53
Total assets less items not admitted.....	\$12,622,998 78

LIABILITIES.

Net present value of outstanding policies, American experience table of mortality, with 4 per cent. interest.....	\$11,305,362 00
Deduct net value of risks of this company reinsured in other solvent companies.....	123,805 00
Net premiums reserve.....	\$11,181,557 00
Reserve for indemnity contracts.....	5,000 00
Total gross policy claims.....	74,587 73
Total liabilities.....	\$11,261,144 73
Total assets.....	12,622,998 78
Surplus.....	\$1,361,854 05

MISCELLANEOUS.

	<i>No.</i>	<i>Amount.</i>
Policies in force at close of 1891.....	26,382	\$61,809,064 00
Policies in force at close of 1892.....	28,781	73,804,133 00
Net increase.....	2,399	\$11,995,069 00
Issued in 1892, including old policies revived and increased.....	5,356	\$21,822,850 00
Terminated in 1892.....	3,322	10,753,785 00
By death.....	304	624,202 00
By maturity.....	99	138,484 00
By expiration.....	53	157,100 00
By surrender.....	266	602,934 00
By lapse.....	1,262	4,040,611 00
By change and decrease.....	228	956,207 00
Not taken.....	755	3,308,243 00

BUSINESS IN COLORADO IN 1892.

	<i>No.</i>	<i>Amount.</i>
Policies in force at end of 1891.....	478	\$1,875,725 00
Issued during 1892.....	215	2,879,135 00
Ceased to be in force during 1892.....	54	278,815 00
In force Dec. 31, 1892.....	628	3,476,045 00
Losses incurred.....	9	10,575 49
Losses paid.....	8	9,509 99
Premiums received.....		81,155 22
Expense.....		46,601 23
Taxes.....		1,175 27

UNION CENTRAL LIFE INSURANCE COMPANY.

Principal office.....(Cincinnati, Ohio.)

(Incorporated in 1867.)

JOHN M. PATTERSON, President.

E. P. MARSHALL, Secretary

CASH CAPITAL, \$100,000

INCOME IN 1892.

New and renewal premiums, without deductions.....	\$2,570,523 61
Total premium income.....	\$2,570,523 61
From interest and dividends.....	485,274 66
From rents and all other sources.....	22,233 37
Total income.....	\$3,078,031 64
Total expenditures.....	1,582,246 14
Excess of income over expenditures.....	\$1,495,785 50

EXPENDITURES IN 1892.

Losses and matured endowments.....	\$411,645 37
Dividends and other disbursements to policy holders.....	398,740 97
Total payments to policy holders.....	\$ 810,386 34
Dividends to stockholders.....	10,000 00
Management expenses.....	761,859 80
Total expenditures.....	\$1,582,246 14

ASSETS.

Cost value of real estate owned.....	\$ 260,300 85
Loans on real estate.....	7,043,327 93
Loans on collateral security.....	646,404 82
Premium notes, loans or liens to policy holders.....	666,435 30
Cost value of bonds and stocks owned.....	21,825 00
Cash on hand and in bank.....	159,712 04
Bills receivable.....	21,662 94
Agents' ledger balances.....	124,004 04
Home office and agency fixtures, supplies, etc.....	20,000 00
Total net or invested assets.....	\$8,963,672 92
Deduct depreciation from cost of assets to bring same to market value.....	1,210 00
Total net or invested assets, less depreciation.....	\$8,962,462 92
Accrued interest and rents.....	253,971 04
Market value of real estate over cost.....	14,969 15
Net deferred and outstanding premiums.....	280,125 95
Total admitted assets.....	\$9,511,499 06
Items not admitted.....	165,666 98
Total assets less items not admitted.....	\$9,345,832 08

LIABILITIES.

Net present values of outstanding policies, American experience table of mortality, with 4 per cent. interest.....	\$8,453,987 00
Total gross policy claims.....	68,584 00
All other liabilities.....	99,093 53
Total liabilities.....	\$8,621,464 53
Total assets.....	9,345,832 08
Surplus.....	\$724,367 55

MISCELLANEOUS.

	No.	Amount.
Policies in force at close of 1891.....	34,478	\$57,256,171 00
Policies in force at close of 1892.....	39,286	64,843,548 00
Net increase.....	4,808	\$7,587,377 00
Issued in 1892, including old policies revived and increased.....	12,154	\$21,324,819 00
Terminated in 1892.....	7,346	13,754,249 00
By death.....	258	466,419 00
By maturity.....	26	43,750 00
By expiration.....	145	223,200 00
By surrender.....	315	699,684 00
By lapse.....	4,102	7,141,280 00
By change and decrease.....	408	831,200 00
Not taken.....	2,092	4,404,284 00

BUSINESS IN COLORADO IN 1892.

Policies in force at end of 1891.....	96	\$282,500 00
Issued during 1892.....	76	205,147 00
Ceased to be in force during 1892.....	41	128,500 00
In force Dec. 31, 1892.....	131	359,147 00
Losses incurred.....		
Losses paid.....		
Premiums received.....		13,576 50
Expense.....		3,342 55
Taxes.....		204 68

UNION MUTUAL LIFE INSURANCE COMPANY.

Principal office..... Portland, Maine.

(Incorporated in 1848.)

JOHN E. DeWITT, President.

ARTHUR L. BATES, Secretary.

INCOME IN 1892.

New and renewal premiums without deductions.....	\$899,016 95
Deduct amount paid for reinsurance less dividends.....	4,112 92
Total premium income.....	\$894,904 03
From interest and dividends.....	268,444 44
From rents and all other sources.....	17,926 31
Total income.....	\$1,181,274 78
Total expenditures.....	1,099,694 15
Excess of income over expenditures.....	\$81,580 63

EXPENDITURES IN 1892.

Losses and matured and discounted endowments.....	\$598,659 74
Dividends and other disbursements to policy holders.....	96,405 96
Total payments to policy holders.....	\$695,065 70
Management expenses.....	404,628 45
Total expenditures.....	\$1,099,694 15

ASSETS.

Market value of real estate owned.....	\$ 734,494 95
Loans on real estate.....	1,430,298 71
Loans on collateral security.....	410,936 46
Premiums, notes, loans or liens to policy holders.....	290,054 25
Cost value of bonds and stocks owned.....	3,172,442 74
Cash on hand and in bank.....	119,967 73
Bills receivable.....	329 72
Agents' and other ledger balances.....	703 00
Cash in transit December 31 (since received).....	1,751 24
Accrued interest and rents.....	63,419 47
Market value of bonds and stocks over cost value.....	35,158 11
Net deferred and outstanding premiums.....	167,144 15
Forborne premiums to be deducted in settlement of policy claims included in liabilities.....	3,226 69
Total admitted assets.....	\$6,429,927 22
Items not admitted.....	1,032 72
Total assets less items not admitted.....	\$6,428,894 50

LIABILITIES.

Net present value of outstanding policies, American experience table of mortality, with 4 per cent interest.....	\$5,960,374 00
Deduct net value of risks of this company reinsured in other solvent companies.....	7,593 00
Net premium reserve.....	\$5,952,776 00
Premium obligations in excess of net value of their policies.....	\$ 18 00
Total gross policy claims.....	136,863 72
All other liabilities.....	8,720 62
Total liabilities.....	\$6,098,378 34
Total assets.....	6,428,894 50
Surplus.....	\$330,516 16

MISCELLANEOUS.

	No.	Amount.
Policies in force at close of 1891.....	16,412	\$30,649,490 56
Policies in force at close of 1892.....	17,816	33,293,484 92
Net increase.....	1,404	\$2,643,994 36
Issued in 1892, including old policies revived and increased.....	3,866	\$7,613,085 10
Terminated in 1892.....	2,495	5,182,630 80

	No.	Amount
By maturity.....	112	125,655 22
By expiration.....	333	649,600 00
By surrender.....	82	213,198 62
By lapse.....	1,084	2,201,450 00
By change and decrease.....		138,602 81
Not taken.....	593	1,182,900 00

BUSINESS IN COLORADO IN 1892.

Policies in force at end of 1891.....	370	\$781,158 19
Issued during 1892.....	83	216,358 53
Ceased to be in force during 1892.....	82	188,059 89
In force Dec. 31, 1892.....	371	869,456 83
Losses incurred.....	1	2,500 00
Losses paid.....		
Premiums received.....		17,952 40
Expense.....		5,270 51
Taxes.....		232 37

THE UNITED STATES LIFE INSURANCE COMPANY.

Principal office.....261, 262, 263 Broadway, New York City.

(Incorporated in 1860.)

GEO. H. BURFORD, President.

C. P. FRALIEGH, Secretary.

CASH CAPITAL, \$440,000.

INCOME IN 1892.

New and renewal premiums without deductions.....	\$1,186,031 92
Deduct amount paid for reinsurance less dividends.....	7,170 95
Total premium income.....	\$1,178,860 97
From interest and dividends.....	313,017 92
From rents and all other sources.....	3,750 36
Total income.....	\$1,495,629 25
Total expenditures.....	1,341,310 99
Excess of income over expenditures.....	\$154,318 26

EXPENDITURES IN 1892.

Losses and matured endowments.....	\$717,146 39
Dividends and other disbursements to policy holders.....	122,333 69
Total payments to policy holders.....	\$839,480 08
Dividends to stockholders.....	30,800 00
Management expenses.....	471,030 91
Total expenditures.....	\$1,341,310 99

ASSETS.

Cost value of real estate owned.....	\$ 67,822 49
Loans on real estate.....	4,475,162 81
Loans on collateral security.....	65,423 38
Premium notes, loans or liens to policy holders.....	209,703 88
Cost value of bonds and stocks owned.....	1,532,223 05
Cash on hand and in bank.....	111,471 69
Bills receivable.....	12,118 75
Agents' ledger balances.....	15,546 87
Accrued interest and rents.....	76,635 93
Market value of real estate over cost.....	1,777 51
Market value of bonds and stocks over cost.....	74,612 83
Net deferred and outstanding premiums.....	246,682 92
Total admitted assets.....	\$6,889,212 12

LIABILITIES.

Net present value of outstanding policies, American experience table of mortality, with 4 per cent. interest.....	\$6,203,120 00
Deduct net value of risks of this company reinsured in other solvent companies.....	47,070 00
Net premium reserve.....	\$6,156,050 00
Total gross policy claims.....	109,130 00
All other liabilities.....	12,626 19
Total liabilities.....	\$6,277,806 19
Total assets.....	6,889,212 12
Surplus.....	\$611,405 93

MISCELLANEOUS.

	No.	Amount.
Policies in force at close of 1891.....	17,064	\$41,164,116 00
Policies in force at close of 1892.....	17,939	43,728,300 00
Net increase.....	875	\$2,564,184 00
Issued in 1892, including old policies revived and increased.....	4,538	\$14,515,745 00
Terminated in 1892.....	3,663	11,951,561 00
By death.....	302	727,258 00
By maturity.....	39	49,040 00
By expiration.....	56	133,000 00
By surrender.....	145	392,730 00
By lapse.....	2,407	8,139,933 00
By change, decrease and correction.....	57	451,000 00
Not taken.....	657	2,058,600 00

BUSINESS IN COLORADO IN 1892.

Policies in force at end of 1891.....	43	\$148,900 00
Issued during 1892.....	13	31,500 00
Ceased to be in force during 1892.....	17	74,000 00
In force Dec. 31, 1892.....	39	106,400 00
Losses incurred.....	1	1,000 00
Losses paid.....	2	3,000 00
Premiums received.....		2,279 01
Expense.....		110 51

WASHINGTON LIFE INSURANCE COMPANY.

Principal office21 Cortlandt Street, New York City.

(Incorporated in 1860.)

W. A. BREWER, Jr., President.

CYRIA MUNX, Assistant Secretary.

CASH CAPITAL, \$125,000.

INCOME IN 1892.

New and renewal premiums without deductions.....	\$2,226,730 32
Total premium income.....	\$2,226,730 32
From interest and dividends.....	510,215 39
From rents and all other sources.....	13,687 77
Total income.....	\$2,750,633 48
Total expenditures.....	2,144,608 81
Excess of income over expenditures.....	\$606,024 67

EXPENDITURES IN 1892.

Losses and matured endowments.....	\$1,021,967 79
Dividends and other disbursements to policy holders.....	520,074 37
Total payments to policy holders.....	\$1,542,042 16
Dividends to stockholders.....	8,750 00
Management expenses.....	593,816 65
Total expenditures.....	\$2,144,608 81

ASSETS.

Cost value of real estate owned.....	\$ 418,032 09
Loans on real estate.....	10,174,128 17
Loans on collateral security.....	437,323 39
Cost value of bonds and stocks owned.....	341,711 13
Cash on hand and in bank.....	150,563 87
Agents' ledger balances.....	48,645 82
Accrued interest and rents.....	138,091 31
Market value of bonds and stocks over cost.....	83,901 37
Net deferred and outstanding premiums.....	269,052 88
Total admitted assets.....	\$12,061,455 03

LIABILITIES.

Net present value of outstanding policies, American experience table of mortality, with 4 per cent. interest.....	\$11,578,894 00
Total gross policy claims.....	18,535 16
All other liabilities.....	13,882 80
Total liabilities.....	\$11,611,311 96
Total assets.....	12,061,455 03
Surplus.....	\$450,143 07

MISCELLANEOUS.

	No.	Amount.
Policies in force at close of 1891.....	23,609	\$50,586,622 00
Policies in force at close of 1892.....	24,718	51,561,932 00
Net increase.....	1,109	\$975,310 00
Issued in 1892, including old policies revived.....	5,703	\$11,167,696 00
Terminated in 1892.....	4,594	10,380,243 00
By death.....	327	865,220 00
By maturity.....	88	112,032 00
By expiration.....	19	29,752 00
By surrender.....	785	2,074,123 00
By lapse.....	2,462	5,210,576 00
Not taken.....	913	2,088,540 00

BUSINESS IN COLORADO IN 1892.

Policies in force at end of 1891.....	397	\$789,590 00
Issued during 1892.....	71	181,126 00
Ceased to be in force during 1892.....	86	246,012 00
In force Dec. 31, 1892.....	382	724,704 00
Losses incurred.....	1	1,001 40
Losses paid.....	1	1,001 40
Premiums received.....		25,171 06
Expense.....		10,504 55
Taxes.....		252 78

STATISTICAL TABLES.

TABLE I.

Showing the total income for the year 1892, and the several sources from whence derived, of Life Insurance Companies operating in Colorado.

COMPANIES.	Total premiums less amount paid for re-insurance.	From interest and dividends.	From rents and all other sources.	Total income	Total expenditures.	Excess of income over expenditures.	Excess of expenditures over income.
Etna Life Insurance Company, Connecticut.....	\$ 4,580,766 88	\$1,823,217 95	\$ 57,213 53	\$ 6,471,198 36	\$ 5,294,503 07	\$ 1,176,695 25	
Commercial Alliance Life Insurance Company, New York.....	425,094 15	5,958 21	70 00	431,122 36	423,612 85	7,509 51	
Equitable Life Assurance Society of U. S., New York.....	34,046,568 39	4,715,572 91	1,494,096 19	40,286,237 49	21,161,947 34	16,124,290 15	
Germania Life Insurance Company, New York.....	2,793,551 72	712,423 22	103,838 11	3,609,813 05	2,569,014 61	1,040,798 44	
Hartford Life and Annuity Insurance Company, Connecticut.....	4,598 46	18,605 81	10,716 94	33,921 21	56,951 53		\$23,030 32
Home Life Insurance Company, New York.....	1,310,105 10	373,320 65	71,778 69	1,755,204 41	1,436,976 87	318,227 57	
Manhattan Life Insurance Company, New York.....	2,101,276 35	550,369 34	80,117 69	2,731,763 38	2,342,465 84	389,297 54	
Massachusetts Mutual Life Insurance Company, Mass.....	2,723,572 79	600,441 72	82,788 62	3,406,803 43	2,205,617 43	1,111,186 00	
Michigan Mutual Life Insurance Company, Michigan.....	1,028,321 51	180,559 46	9,136 22	1,218,217 69	756,612 41	461,605 28	
Mutual Life Insurance Company of New York.....	32,047,765 34	7,128,328 74	1,062,171 16	40,238,865 24	26,806,113 54	13,432,751 70	
Mutual Benefit Life Insurance Company, New Jersey.....	6,952,833 02	2,007,909 29	25,301 41	9,386,043 75	7,225,067 00	2,360,976 75	
National Life Insurance Company, Vermont.....	2,088,247 80	398,581 31	10,950 62	2,497,779 73	1,557,415 89	940,363 84	
New England Mutual Life Insurance Company, Massachusetts.....	3,621,100 08	994,884 99	150,700 00	4,166,685 07	3,418,999 30	1,027,685 77	
New York Life Insurance Company, New York.....	25,040,113 93	5,277,113 87	619,363 03	30,936,590 83	21,654,290 76	9,282,300 07	
Northwestern Mutual Life Insurance Company, Wisconsin.....	11,804,015 76	2,694,270 18	59,268 28	14,557,554 22	7,410,685 94	7,146,868 28	
Pacific Mutual Life Insurance Company, California.....	888,913 62	143,248 77	3,690 20	1,035,852 59	849,037 28	186,815 32	
Pennsylvania Mutual Life Insurance Company, Pennsylvania.....	4,757,172 41	953,668 45	35,916 69	5,746,757 55	3,578,092 81	2,168,664 74	
Provident Savings Life Assurance Society, New York.....	1,839,918 26	33,772 49	9,150 43	1,882,841 18	1,026,258 49	256,582 69	
Prudential Insurance Company of America, New Jersey.....	7,525,843 62	310,495 29	52,538 61	7,888,877 55	5,966,438 98	1,922,438 57	
Travelers Life Insurance Company, Connecticut.....	1,905,622 64	514,474 09	120,068 75	2,539,865 48	1,455,065 29	1,114,200 19	
Union Central Life Insurance Company, Ohio.....	2,550,523 61	185,274 66	22,233 37	3,078,031 64	1,582,246 14	1,495,785 50	
Union Mutual Life Insurance Company, Maine.....	894,904 03	268,444 44	17,926 31	1,181,274 78	1,099,694 15	81,580 63	
United States Life Insurance Company, New York.....	1,178,800 97	313,017 92	3,550 35	1,495,623 25	1,311,310 99	184,312 26	
Washington Life Insurance Company, New York.....	2,226,730 32	510,215 39	13,687 77	2,750,633 48	2,144,608 81	606,024 67	
Total.....	\$153,756,420 76	\$31,684,439 65	\$1,116,473 34	\$189,557,563 75	\$126,773,657 32	\$62,806,906 62	\$23,030 32

TABLE II.

Showing the total expenditures of the year 1892, and the several items comprising the same, of the Life Insurance Companies operating in Colorado.

COMPANIES.	Losses and matured endowments.	Dividends and other disbursements to policy holders.	Total payments to policy holders.	Dividends to stockholders.	Management expenses.	Total disbursements.
Etna Life Insurance Company, Connecticut.....	\$ 3,155,765 93	\$1,038,544 44	\$4,194,280 37	\$125,000 00	\$ 975,222 70	\$5,291,503 07
Commercial Alliance Life Insurance Company, New York.....	275,046 96	15,000 33	290,047 29	.....	133,565 56	423,612 85
Equitable Life Assurance Society of United States, New York.....	11,180,812 04	5,353,635 94	16,534,447 98	7,000 00	7,620,499 36	24,161,947 34
Germania Life Insurance Company, New York.....	1,298,763 34	531,422 52	1,799,885 86	24,000 00	745,128 75	2,539,014 61
Hartford Life and Annuity Insurance Company, Connecticut.....	21,723 00	26,470 57	17,903 57	.....	9,047 96	56,951 53
Hono Life Insurance Company, New York.....	710,547 88	273,791 16	990,339 04	15,000 00	431,637 83	1,136,976 87
Manhattan Life Insurance Company, New York.....	1,257,658 58	414,882 41	1,668,910 99	16,000 00	657,524 85	2,342,465 84
Massachusetts Mutual Life Insurance Company, Massachusetts.....	931,444 00	563,604 44	1,495,048 44	.....	800,568 99	2,295,617 43
Michigan Mutual Life Insurance Company, Michigan.....	291,024 99	79,778 88	370,803 87	25,000 00	360,808 54	756,612 41
Mutual Life Insurance Company of New York.....	12,078,615 59	7,307,916 87	19,386,532 46	.....	7,419,611 08	26,806,143 54
Mutual Benefit Life Insurance Company, New Jersey.....	3,421,892 89	2,412,021 58	5,833,914 47	.....	1,391,152 53	7,225,067 00
National Life Insurance Company, Vermont.....	592,849 36	362,028 94	954,878 30	.....	602,537 59	1,557,415 89
New England Mutual Life Insurance Company, Massachusetts.....	1,533,886 50	380,343 81	2,514,230 31	.....	624,768 90	3,448,999 30
New York Life Insurance Company, New York.....	9,010,891 25	4,984,121 05	13,995,012 33	.....	7,650,278 13	24,651,290 76
Northwestern Mutual Life Insurance Company, Wisconsin.....	3,324,457 62	1,533,508 84	4,854,666 46	.....	2,550,019 48	7,410,685 94
Pacific Mutual Life Insurance Company, California.....	385,413 91	155,280 45	540,694 36	.....	308,342 92	849,037 28
Pennsylvania Mutual Life Insurance Company, Pennsylvania.....	1,343,876 00	1,073,491 02	2,417,367 02	.....	1,160,725 79	3,578,092 81
Provident Savings Life Assurance Society, New York.....	826,902 97	346,565 39	1,173,498 36	6,977 60	445,738 49	1,626,238 49
Prudential Insurance Company of America, New Jersey.....	2,548,566 69	21,089 97	2,569,656 66	83,720 00	3,343,062 32	5,966,438 98
Travelers Life Insurance Company, Connecticut.....	703,530 50	142,140 84	845,701 34	113,000 00	496,963 95	1,455,665 29
Union Central Life Insurance Company, Ohio.....	441,645 37	398,740 97	804,286 34	10,000 00	761,850 80	1,582,246 14
Union Mutual Life Insurance Company, Maine.....	588,659 74	96,405 96	695,065 70	.....	401,628 15	1,099,694 15
United States Life Insurance Company, New York.....	717,416 39	122,333 69	839,480 08	30,800 00	474,030 91	1,311,310 99
Washington Life Insurance Company, New York.....	1,021,967 79	520,074 37	1,542,042 16	8,750 00	593,846 65	2,144,608 84
Total.....	\$57,579,229 32	\$28,755,594 11	\$86,334,823 76	\$465,247 60	\$89,973,585 96	\$126,773,657 32

TABLE III.

Showing the total liabilities, and the several items comprising the same, at the close of 1892, of the Life Insurance Companies operating in Colorado.

COMPANIES.	Total gross policy claims.	Net re-insurance reserve.	All other liabilities.	Total liabilities.	Total Assets.	Surplus over liabilities.
Etna Life Insurance Company, Connecticut.....	\$ 256,536 00	\$31,711,562 00	\$357,481 82	\$ 32,025,579 82	\$ 38,626,109 87	\$ 6,300,530 05
Commercial Alliance Life Insurance Company, New York.....	36,000 00	208,337 00	.....	244,337 00	352,155 35	107,818 35
Equitable Life Assurance Society of United States, New York.....	1,216,796 52	120,216,377 00	436,463 00	121,870,233 52	150,591,675 47	28,721,438 95
Germania Life Insurance Company, New York.....	131,296 45	16,283,389 00	99,289 26	16,513,971 71	17,714,262 60	1,230,287 89
Hartford Life and Annuity Insurance Company, Connecticut.....	2,214 00	324,055 00	.....	326,269 00	555,497 83	229,668 83
Home Life Insurance Company, New York.....	34,500 00	6,504,953 00	16,962 72	6,556,365 72	8,085,362 26	1,528,996 54
Mutual Life Insurance Company, New York.....	173,278 30	12,015,796 00	89,567 76	12,278,612 06	13,286,407 63	1,008,265 57
Massachusetts Mutual Life Insurance Company, Massachusetts.....	68,231 66	12,488,297 00	86,280 72	12,542,869 38	13,433,668 21	1,000,858 83
Michigan Mutual Life Insurance Company, Michigan.....	19,830 45	3,764,383 66	3,727 61	3,788,161 72	4,017,211 41	259,079 69
Mutual Life Insurance Company of New York.....	547,830 93	158,137,191 00	187,024 74	158,872,046 67	173,193,263 04	14,321,216 37
Mutual Benefit Life Insurance Company, New Jersey.....	198,512 39	47,266,347 00	269,492 19	47,734,381 58	51,386,072 30	3,651,690 72
National Life Insurance Company, Vermont.....	4,183 60	7,414,069 02	312,688 07	7,760,880 69	8,762,454 90	1,002,074 21
New England Mutual Life Insurance Company, Massachusetts.....	118,712 00	20,471,091 43	107,428 24	20,679,231 67	23,026,000 61	2,328,768 94
New York Life Insurance Company, New York.....	1,396,266 09	119,075,888 00	222,046 70	120,394,250 89	137,499,198 99	16,804,948 10
Northwestern Mutual Life Insurance Company, Wisconsin.....	228,467 00	46,439,432 38	100,805 00	46,768,701 58	56,325,024 70	9,436,320 12
Pacific Mutual Life Insurance Company, California.....	*31,310 00	*2,345,621 00	.....	*2,376,931 00	*2,588,781 77	*211,830 77
Pennsylvania Mutual Life Insurance Company, Pennsylvania.....	118,919 00	17,339,248 00	146,643 48	18,204,840 48	20,808,692 29	2,603,851 81
Provident Savings Life Assurance Society, New York.....	110,500 00	422,746 00	.....	533,246 00	1,225,277 99	692,031 99
Prudential Insurance Company of America, New Jersey.....	.....	6,020,892 00	1,111 69	6,022,003 69	8,840,583 39	2,218,849 70
Travelers Life Insurance Company, Connecticut.....	74,587 73	11,486,557 00	.....	11,261,144 73	12,622,998 78	1,361,834 05
Union Central Life Insurance Company, Ohio.....	68,384 00	8,453,987 00	99,003 53	8,621,461 53	9,315,832 08	724,367 55
Union Mutual Life Insurance Company, Maine.....	136,863 72	5,852,776 00	8,738 62	6,098,378 34	6,428,894 50	330,516 16
United States Life Insurance Company, New York.....	109,130 00	6,156,050 00	12,626 19	6,277,806 19	6,880,212 12	611,405 93
Washington Life Insurance Company, New York.....	18,535 16	11,578,894 00	13,882 80	11,611,311 96	12,061,455 03	450,143 07
Total.....	\$3,100,965 00	\$672,678,659 69	\$2,601,404 14	\$890,381,028 83	\$777,627,833 13	\$97,246,824 30

*Life and Accident.

TABLE IV.

Showing the total admitted Assets and the several items comprising the same at the close of 1892 of the several Life Insurance Companies operating in Colorado.

COMPANIES.	Value of real estate owned.	Loans on real estate security.	Loans on collateral security.	Premiums on bonds.	Market value of bonds and stocks.	Cash on hand and in bank	Accrued interest and rents.	Net deferred and outstand- ing premiums.	All other assets.	Total assets.	Items not admitted
Etna Life Insurance Company, Connecticut.....	\$ 545,036 65	\$47,24,627 43	\$ 719,208 21	\$ 913,026 50	\$13,002,158 91	\$4,000,008 68	\$ 498,359 80	\$ 332,752 46	\$ 67,341 86	\$8,613,151 53	\$ 15,341 86
Commercial Alliance Life Insurance Company, New York.....		128,500 00				27,804 35	1,412 93	191,438 06	50,952 57	100,425 32	56,072 55
Equitable Life Assurance Society of United States, New York.....	38,035,149 40	21,983,241 02	5,913,500 00		69,918,235 80	12,262,049 24	231,969 88	2,243,017 20	1,007,397 24	152,190,072 51	1,005,397 24
Germania Life Insurance Company, New York.....	2,026,325 14	9,255,250 00	191,630 44		5,003,137 61	118,252 05	101,112 41	417,242 65	1,010 00	15,711,262 00	
Hartford Life and Annuity Insurance Company, Connecticut.....	183,585 18	201,301 09	83,599 50		59,506 55	31,285 15	1,788 61	267 05		555,937 83	
Home Life Insurance Company, New York.....	333,204 52	2,650,332 23	538,868 20	553,148 18	3,291,515 00	139,112 29	11,452 71	295,454 13	38,481 30	8,085,232 26	
Manhattan Life Insurance Company, New York.....	1,370,394 131	3,391,523 58	3,282,412 50	708,984 02	3,155,252 00	206,800 06	109,511 15	330,027 35	110,825 30	43,420,911 11	431,003 18
Massachusetts Mutual Life Insurance Company, Massachusetts.....	608,005 67	4,332,182 47	1,503,383 50	576,729 84	5,133,271 15	599,995 05	234,730 89	119,329 60		13,434,348 21	
Michigan Mutual Life Insurance Company, Michigan.....	301,960 65	2,965,565 92	385,519 23	5,812 42	20,823 55	159,024 33	94,251 62	359,951 51	44,125 78	4,015,211 41	
Mutual Life Insurance Company of New York.....	15,635,881 26	10,348,092 51	10,394,597 50		35,820,444 89	7,806,167 55	1,058,135 08	3,905,680 28	1,109,357 51	175,081,150 61	1,800,863 55
Mutual Benefit Life Insurance Company, New Jersey.....	200,000 00	25,295,312 22	5,301,806 13	4,233,746 40	11,482,313 00	666,993 03	562,733 02	515,891 88	867,026 95	51,895,903 50	9,801 29
National Life Insurance Company, Vermont.....	358,088 40	3,665,291 03	655,821 32	118,605 18	3,111,098 25	243,585 07	151,011 03	901,518 19	524 37	8,302,054 00	
New England Mutual Life Insurance Company, Massachusetts.....	1,725,138 25	3,125,323 80	1,902,041 20	514,558 16	11,128,292 58	563,113 01	241,675 52	164,208 48	359,939 08	23,026,000 64	
New York Life Insurance Company, New York.....	12,531,016 55	24,236,585 51	3,506,000 00	1,099,850 03	85,080,155 51	1,201,238 68	951,810 14	3,865,255 37	2,501,111 37	137,584,250 36	285,161 35
Northwestern Mutual Life Insurance Company, Wisconsin.....	395,486 29	45,076,551 93		485,812 62	1,023,800 05	3,155,352 05	192,555 92	1,865,101 00	11,061 12	56,236,989 12	11,061 12
Pacific Mutual Life Insurance Company, California.....	*515,191 51	*1,295,556 55	*32,881 58	*35,365 61	*295,100 00	*185,834 59	*95,555 18	*185,579 39	*16,532 13	*2,005,513 00	*16,532 13
Pennsylvania Mutual Life Insurance Company, Pennsylvania.....	1,062,095 53	9,151,857 05	2,116,845 00	621,238 25	6,255,185 13	142,200 62	110,016 10	582,533 64	113,281 55	20,808,392 29	
Provident Savings Life Assurance Society, New York.....	226,065 68	89,000 00	119,001 55		563,128 88	74,341 31	14,320 17	116,328 35	61,532 24	1,251,010 23	61,532 24
Prudential Insurance Company of America, New Jersey.....	1,056,505 95	1,137,703 00	5,900 55		1,099,537 25	83,519 73	52,593 82	112,627 05	5,635 61	8,926,489 00	85,335 61
Travelers Life Insurance Company, Connecticut.....	1,253,596 82	3,321,181 81	1,111,273 00		5,845,515 73	592,241 19	55,501 89	413,345 01	84,989 53	12,507,088 31	81,889 53
Union Central Life Insurance Company, Ohio.....	251,060 00	5,043,325 93	616,101 82	669,135 30		150,512 04	253,951 01	280,125 05	105,696 98	9,511,126 03	105,696 98
Union Mutual Life Insurance Company, Maine.....	794,394 15	1,130,236 51	410,006 46	210,664 25	2,205,000 85	113,957 53	63,419 15	167,141 15	6,000 65	6,129,025 22	1,032 52
United States Life Insurance Company, New York.....	60,000 00	4,155,162 81	65,123 38	209,703 88	1,606,865 89	141,151 69	56,635 93	246,682 92	25,965 92	6,889,212 42	
Washington Life Insurance Company, New York.....	418,032 03	10,174,128 17	437,328 39		125,012 50	150,593 85	138,091 31	260,032 88	18,045 82	2,061,455 03	
Total.....	\$81,683,333 64	\$276,505,802 06	\$40,620,450 51	\$11,014,251 79	\$895,351,194 58	\$99,331,163 11	\$6,485,660 51	\$16,945,155 92	\$3,399,801 08	\$772,356,198 13	\$1,528,395 01
*Life and Accident.											

TABLE V.
Showing business done in Colorado by Life Insurance Companies during the year 1892.

COMPANIES.	Policies in force December 31st of previous year.		Policies issued during the year.		Policies terminated during the year.		Total No. and amount of policies in force on Dec. 31st, 1892.		Losses incurred during the year.	Losses paid during the year.	Premiums received.	Expense.	Taxes paid State of Colorado.
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.					
Aetna Life Insurance Company, Connecticut	271	\$ 689,696 00	151	\$ 580,990 00	161	\$ 385,183 00	361	\$ 885,171 00	\$ 16,500 00	\$ 2,526 13	\$ 25,051 40	\$ 10,910 71	*\$ 211 29
Commercial Alliance Life Insurance Company, New York	56	336,000 00	28	121,500 00	31	130,500 00	60	327,000 00		10,000 00	7,000 36	280 00	
Equitable Life Assurance Society of U. S., New York	2,037	9,873,737 00	637	2,968,333 00	126	2,227,886 00	2,548	10,411,184 00	81,111 00	87,114 00	369,601 12	70,160 98	4,165 80
Germania Life Insurance Company, New York	133	526,680 00	128	390,408 00	71	182,861 00	110	653,287 00	16,601 88	14,191 88	28,899 96	11,506 71	58 60
Home Life Insurance Company, New York	66	351,058 00	26	114,112 28	35	176,112 28	57	319,058 00	2,112 28	2,112 28	16,790 31	8,333 55	129 11
Mathathin Life Insurance Company, New York	168	464,421 00	86	363,400 00	37	199,300 00	167	628,521 00	5,000 00		15,692 59	3,716 97	238 31
Massachusetts Mutual Life Insurance Company, Mass.	57	208,026 00	12	158,128 00	20	94,928 00	79	271,526 00	1,625 00	1,625 00	10,932 07	55 00	217 50
Mutual Life Insurance Company of New York	1,813	5,197,289 00	461	1,306,219 00	332	633,131 00	2,072	5,767,074 00	37,110 00	37,110 00	172,372 96	11,780 05	1,806 01
Mutual Benefit Life Insurance Company, New Jersey	392	1,222,200 00	141	471,608 00	46	118,111 00	457	1,513,691 00	7,510 00	7,540 00	55,371 58	11,858 56	719 52
Michigan Mutual Life Insurance Company, Michigan	208	417,517 41	176	431,041 47	73	176,819 86	311	699,739 07	3,013 53	1,913 53	16,137 04	11,388 02	95 06
New York Life Insurance Company, New York	1,515	6,381,007 00	862	3,650,220 00	436	1,885,155 00	1,908	8,156,132 00	80,010 00	20,559 78	233,067 75	88,629 17	2,478 18
Northwestern Mutual Life Insurance Company, Wisconsin	2,363	7,338,319 00	816	2,687,783 00	370	1,236,408 00	2,829	8,817,091 00	98,650 00	96,650 00	281,111 25	62,165 72	2,530 51
National Life Insurance Company, Vermont	161	811,500 00	49	369,000 00	41	366,500 00	169	884,000 00	22,000 00	20,000 00	31,780 71	12,197 58	51 66
New England Mutual Life Insurance Company, Massachusetts	155	685,122 00	137	421,174 00	34	133,200 00	278	673,096 00	2,000 00	2,000 00	28,476 58	8,050 11	398 89
Pennsylvania Mutual Life Insurance Company, Pennsylvania	529	1,912,750 00	171	735,000 00	103	261,000 00	600	2,386,750 00	7,670 00	6,670 00	70,561 52	11,372 16	970 39
Pacific Mutual Life Insurance Company, California	321	963,169 00	174	325,170 00	101	272,000 00	374	1,015,979 00			20,027 03	*27,132 67	*110 75
Provident Savings Life Assurance Society, New York	36	139,000 00	36	139,000 00	9	30,000 00	63	218,000 00	4,150 54		1,523 61	52 53	
Prudential Insurance Company of America, New Jersey	2,661	724,550 00	8,725	1,249,321 00	3,575	570,203 00	7,614	1,263,671 00	6,916 00	6,916 00	35,455 50	27,313 92	24 51
Travelers Life Insurance Company, Connecticut	667	1,875,725 00	215	2,879,137 00	51	278,815 00	628	3,176,045 00	10,577 49	9,569 99	81,155 22	*16,601 23	*1,175 27
Union Central Life Insurance Company, Ohio	96	281,500 00	76	205,117 00	41	128,500 00	131	850,117 00			13,576 50	3,312 55	201 08
Union Mutual Life Insurance Company, Maine	370	781,158 19	83	216,358 53	82	188,079 89	371	869,476 83	2,500 00		17,972 10	5,270 61	231 37
United States Life Insurance Company, New York	13	148,800 00	13	31,500 00	17	74,000 00	39	109,400 00	1,000 00	3,000 00	4,270 01	110 51	
Washington Life Insurance Company, New York	397	789,590 00	71	181,126 00	86	216,012 00	382	721,701 00	1,001 40	1,001 40	25,171 06	10,501 55	252 78
Total	14,368	\$41,878,811 63	13,188	\$19,780,007 28	6,137	\$9,926,283 03	21,419	\$70,792,538 88	\$404,089 58	\$827,369 99	1,578,335 40	\$497,346 99	\$10,408 00
*Life and Accident													

ABSTRACTS

COMPILED FROM THE ANNUAL STATEMENTS OF THE ASSESSMENT
INSURANCE COMPANIES, LICENSED TO TRANSACT BUSINESS IN
THIS STATE, FOR THE YEAR ENDING ON THE LAST
DAY OF FEBRUARY, 1894, SHOWING THEIR
CONDITION ON THE THIRTY-FIRST
DAY OF DECEMBER,
1892.

ELEVENTH ANNUAL REPORT OF AMERICAN ACCIDENT COMPANY.

Principal office.....47 to 53 Board of Trade, Louisville, Kentucky.

(Incorporated in 1886.)

W. H. DILLINGHAM, President.

ROBERT SKENE, Jr., Secretary.

GUARANTY FUND, \$100,000.

INCOME IN 1892.

Total paid by members, premiums received.....	\$88,846 32
Cash received from all other sources.....	12,000 00
Total income.....	\$100,846 32
Total expenditures.....	86,935 73
Excess of income over expenditures.....	\$13,910 59

EXPENDITURES IN 1892.

Losses and claims.....	\$24,694 91
Commissions allowed agents.....	31,114 94
Salaries of officers and employes.....	14,984 09
Medical examiners fees.....	888 00
Rent \$562.50; Taxes \$1749.50; Advertising and Printing \$5446.69.....	7,758 69
All other items.....	7,515 10
Total expenditures.....	\$86,935 73

NET OR INVESTED ASSETS.

Cost values of bonds and stocks owned.....	\$ 1,022 50
Agents' ledger balances.....	11,400 85
Cash in office.....	408 97
Cash deposits in banks on emergency or reserve fund account.....	100,000 00
All other deposits.....	6,493 58
Office furniture.....	1,462 42
Total net or invested assets less depreciation.....	\$120,788 32

CONTINGENT MORTUARY ASSETS.

Mortuary assessments, resisted.....	\$5,000 00
Reported.....	2,647 98
Net amount due from members.....	\$7,647 98

CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment No. 51.....	\$2,647 98
Losses resisted.....	5,000 00
Total contingent mortuary liabilities.....	\$7,647 98

EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force December 31, 1891.....	6,057	\$27,961,600 00
Certificates issued during the year 1892.....	4,930	22,234,000 00
Total.....	10,987	\$50,195,600 00
Certificates ceased to be in force during the year 1892.....	4,438	20,104,000 00
Certificates in force December 31, 1892.....	6,549	\$30,091,600 00
Losses paid during the year 1892.....	428	24,694 91
Certificates terminated by lapse during the year 1892.....	3,892	17,358,300 00

BUSINESS IN COLORADO IN 1892.

	<i>No.</i>	<i>Amount.</i>
Certificates in force December 31, 1891.....		
Certificates issued during the year 1892.....	30	\$140,000 00
Certificates ceased to be in force during the year 1892.....	17	80,000 00
Certificates in force December 31, 1892.....	13	60,000 00
Certificates terminated by lapse during the year 1892.....	10	45,000 00
Membership fees, dues and assessments.....		173 00
Losses paid during the year 1892.....	3	128 57
Expenses.....		59 00

ATLAS ACCIDENT INSURANCE COMPANY.

Principal office.....186 Devonshire St., Boston, Massachusetts.

(Incorporated in 1890.)

HENRY E. TURNER, President.

HUGH BROWNE, Secretary.

INCOME IN 1892.

Membership fees.....	\$26,854 00
Assessments.....	22,938 66
Interest.....	200 00
Special deposit.....	6,161 64
Total income.....	\$56,154 30
Total expenditures.....	43,369 72
Excess of income over expenditures.....	\$12,784 58

EXPENDITURES IN 1892.

Losses and claims.....	\$ 6,415 29
Commissions allowed agents.....	26,854 00
Commissions for collecting assessments.....	1,783 14
Salaries of officers and employes.....	3,435 52
Medical examiners' fees.....	468 00
Rent, \$904.00; printing and advertising, \$1,286.30.....	2,190 30
All other items.....	2,223 47
Total expenditures.....	\$43,369 72

NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned.....	\$ 5,100 00
Cash in office.....	1,720 34
Cash deposits in banks on emergency or reserve fund account.....	12,424 43
Total net or invested assets.....	\$19,244 77

NON-INVESTED ASSETS.

Interest.....	\$200 00
Office furniture.....	583 51
Total non-invested assets.....	\$783 51
Gross assets.....	\$20,028 28

LIABILITIES.

Advance assessments.....	\$1,524 20
Special deposit.....	6,000 75
Total actual liabilities.....	\$7,524 95
Balance net assets.....	\$12,503 33

CONTINGENT MORTUARY ASSETS.

Assessments called and not yet due.....	\$2,998 80
Reported.....	1,078 00
Total due from members.....	\$4,076 80
Deduct estimated cost of collection 10 per cent.....	407 68
Net amount due from members.....	\$3,669 12

CONTINGENT MORTUARY LIABILITIES.

Losses reported—number of claims 34.....	\$1,078 00
Total contingent mortuary liabilities.....	\$1,078 00

EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force Dec. 31, 1891.....	3,396	\$13,615,220 00
Certificates issued during the year 1892.....	5,414	21,893,540 00
Total.....	8,810	\$37,508,760 00
Certificates ceased to be in force during the year 1892.....	4,794	19,693,590 00
Certificates in force Dec. 31, 1892.....	4,016	\$17,815,170 00
Losses incurred during the year 1892.....	181	\$ 6,415 29
Losses paid during the year 1892.....	181	6,415 29
Certificates terminated by lapse during the year 1892.....	4,794	\$19,693,590 00

BUSINESS IN COLORADO IN 1892.

Certificates in force Dec. 31, 1892.....	34	\$167,000 00
Certificates issued during the year 1892.....	2	10,000 00
Certificates ceased to be in force during the year 1892.....		
Certificates in force Dec. 31, 1892.....	32	\$157,000 00
Certificates terminated by lapse during the year 1892.....	2	\$ 10,000 00
Membership fees, dues and assessments.....		209 00
Expense.....		170 00
Taxes.....		78

BANKERS ALLIANCE OF CALIFORNIA.

Principal office.....Los Angeles, California.

(Incorporated in 1888.)

E. P. JOHNSON, President.

J. N. RUSSELL, Jr., Secretary.

INCOME IN 1892.

Membership fees.....	\$ 47 50
Assessments.....	32,918 21
Paid by members to the reserve fund.....	20,312 03
Interest.....	745 36
Cash received from all other sources.....	149 75
Total income.....	\$54,172 85
Total expenditures.....	46,897 78
Excess of income over expenditures.....	\$ 7,275 07

EXPENDITURES IN 1892.

Losses and claims.....	\$29,360 00
Bills payable, \$2,000; accounts payable, \$3.....	2,003 00
Office furniture and fixtures.....	505 85
Commissions and fees allowed agents.....	3,580 85
Commissions paid for collecting assessments and reserve fund notes.....	750 36
Salaries of officers.....	5,845 00
Salaries of employes.....	765 75
Medical examiners fees.....	738 00
Rent \$375.00; interest, \$230.32; advertising and printing, \$1,440.25.....	2,045 57
All other items.....	1,303 40
Total expenditures.....	\$46,897 78

NET OR INVESTED ASSETS.

Cash in office.....	\$ 343 57
Cash deposit in bank on emergency or reserve fund account.....	15,495 29
Deposit with the State Treasurer for protection of policy holders.....	5,000 00
Total net or invested assets.....	\$20,838 86

NON-INVESTED ASSETS.

Reserve fund notes.....	\$53,233 85
Bills receivable.....	380 55
Office furniture and fixtures.....	1,069 07
Total non-invested assets.....	\$54,683 47
Gross assets.....	\$75,522 33

CONTINGENT MORTUARY ASSETS.

Assessments not yet called for losses unadjusted.....	\$11,125 00
Net amount due from members.....	\$11,125 00

CONTINGENT MORTUARY LIABILITIES.

Losses reported, number of claims 3.....	\$7,500 00
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EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force December 31, 1891.....	1,517	\$3,792,500 00
Certificates issued during the year 1892.....	1,337	3,342,500 00
Total.....	2,854	\$7,135,000 00
Certificates ceased to be in force during the year 1892.....	436	1,090,000 00
Certificates in force December 31, 1892.....	2,418	\$6,045,000 00
Losses unpaid December 31, 1891.....	1	\$ 2,500 00
Losses incurred during 1892.....	97	26,500 00
Losses paid during 1892.....	98	29,000 00
Certificates terminated by death during the year 1892.....	9	22,500 00
Certificates terminated by lapse during the year 1892.....	427	1,067,500 00

BUSINESS IN COLORADO IN 1892.

Certificates in force December 31, 1891.....	3	\$ 7,500 00
Certificates issued during the year 1892.....	250	625,000 00
Total.....	253	\$632,500 00
Certificates ceased to be in force during the year 1892.....	2	5,000 00
Certificates in force December 31, 1892.....	251	\$627,500 00
Membership fees, dues and assessments.....		\$1,191 18
Losses paid during the year 1892.....	3	100 00
Expense.....		1,057 90
Taxes.....		67

ELEVENTH ANNUAL REPORT OF BANKERS' LIFE ASSOCIATION.

Principal office.....5th and Locust Sts., Des Moines, Iowa.

(Incorporated in 1879.)

EDWARD A. TEMPLE, President.

A. C. STILSON, Secretary.

INCOME IN 1892.

Membership fees.....	\$ 64,248 13
Annual dues.....	56,171 85
Assessments.....	190,291 53
Guarantee deposits.....	165,453 75
Interest.....	45,771 14
Advances to agents repaid.....	767 30
Cash received from all other sources.....	700 00
Total income.....	\$523,403 70
Total expenditures.....	331,439 36
Excess of income over expenditures.....	\$191,964 34

EXPENDITURES IN 1892.

Losses and claims.....	\$215,300 53
Guarantee deposits returned to beneficiaries.....	4,288 00
Payments returned to rejected applicants and to members for cancelled cert.	1,512 20
Commissions and fees allowed to agents.....	62,675 07
Commissions paid for collecting assessments.....	3,184 38
Salaries of managers and agents not paid by commissions.....	4,123 37
Salaries of officers.....	15,513 16
Salaries of employes.....	7,250 65
Medical examiners' fees.....	1,044 00
Rent, \$1,298.30; taxes, \$524.02; advertising and printing, \$3,846.29.....	5,668 61
Advanced to agents.....	1,660 00
All other items.....	9,219 39
Total expenditures.....	\$331,439 36

NET OR INVESTED ASSETS.

Loans on real estate.....	\$629,210 00
Cost value of bonds and stocks owned.....	83,800 00
Guarantee notes on members in good standing.....	307,296 00
Cash deposits in banks on emergency or reserve fund account.....	38,391 97
Total net or invested assets.....	\$1,058,697 97

NON-INVESTED ASSETS.

Interest.....	\$14,967 56
Total non-invested assets.....	\$14,967 56
Gross assets.....	\$1,073,665 53

LIABILITIES.

Advance assessments.....	\$643 60
All other—not including contingent mortuary.....	700 00
Total actual liabilities.....	\$1,343 60
Balance net assets.....	\$1,072,321 93

CONTINGENT MORTUARY ASSETS.

Assessments called and not yet due.....	\$43,000 00
Total called but not yet due from members.....	\$43,000 00
Deduct estimated cost of collection.....	430 00
Net amount due from members.....	\$42,570 00

CONTINGENT MORTUARY LIABILITIES.

Losses reported—eight claims	\$13,000 00
Losses resisted—three claims.....	6,000 00
Total contingent mortuary liabilities.....	\$24,000 00

EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force Dec. 31, 1891.....	17,434	\$34,868,000 00
Restored to membership during the year 1892.....	30	60,000 00
Certificates issued during the year 1892.....	5,109	10,218,000 00
Total	22,573	\$45,146,000 00
Certificates ceased to be in force during the year 1892.....	1,051	2,102,000 00
Certificates in force Dec. 31, 1892	21,522	\$43,044,000 00
Losses unpaid Dec. 31, 1891.....	11	\$ 22,000 00
Losses incurred during the year 1892.....	107	214,000 00
Losses paid during the year 1892.....	106	212,000 00
Certificates terminated by death during the year 1892.....	107	214,000 00
Certificates terminated by cancellation during the year 1892.....	35	70,000 00
Certificates terminated by lapse during the year 1892.....	909	1,818,000 00

BUSINESS IN COLORADO IN 1892.

Certificates in force Dec. 31, 1891.....	494	\$ 988,000 00
Restored to membership during the year 1892.....	4	8,000 00
Certificates issued during the year 1892.....	57	114,000 00
Total	555	\$1,110,000 00
Certificates ceased to be in force during the year 1892.....	31	62,000 00
Certificates in force Dec. 31, 1892.....	524	\$1,048,000 00
Membership fees, dues and assessments.....		\$ 7,673 17
Losses incurred during the year 1892.....	2	4,000 00
Losses paid during the year 1892.....	2	4,000 00
Certificates terminated by death during the year 1892.....	2	4,000 00
Certificates terminated by cancellation during the year 1892.....	1	2,000 00
Certificates terminated by lapse during the year 1892.....	28	56,000 00
Expense.....		1,084 80
Taxes.....		49 72

BAY STATE BENEFICIARY ASSOCIATION.

Principal office.....Westfield, Massachusetts.

(Incorporated in 1881.)

JOHN R. REED, President.

R. W. PARKS, Secretary.

INCOME IN 1892.

Membership fees.....	\$ 20,383 50
Annual dues.....	68,458 17
Assessments.....	506,217 59
Medical examiners fees.....	3,130 00
Interest.....	5,469 69
Total income.....	\$603,658 95
Total expenditures.....	580,220 00
Excess of income over expenditures.....	\$23,438 95

ELEVENTH ANNUAL REPORT OF

EXPENDITURES IN 1892.

Losses and claims.....	\$484,550 00
Commissions allowed agents.....	51,176 30
Salaries of officers.....	8 127 00
Salaries of employes.....	9,800 00
Medical examiners fees.....	6,983 70
Rent \$400.00; taxes \$589.50; advertising and printing \$2,559.83.....	3,549 33
All other items.....	16,033 67
Total expenditures.....	\$580,220 00

NET OR INVESTED ASSETS,

Cost value of bonds and stocks owned.....	\$163,619 17
Cash deposits in banks on emergency or reserve fund account.....	34,551 56
All other deposits.....	3,230 97
Total net or invested assets.....	\$201,401 70

CONTINGENT MORTUARY ASSETS.

Assessments called and not yet due.....	\$84,000 00
Assessments not yet called for losses unadjusted.....	54,090 00
Assessments not yet called for losses resisted.....	10,000 00
Net amount due from members.....	\$148,000 00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted not yet due (twenty-six claims).....	\$75,000 00
Losses in process of adjustment (twenty-two claims).....	63,000 00
Losses resisted (two claims).....	10,000 00
Total contingent mortuary liabilities.....	\$148,000 00

EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force December 31, 1891.....	13,355	\$42,951,000 00
Certificates issued during the year 1892.....	3,186	7,206,000 00
Total.....	16,571	\$50,157,000 00
Certificates ceased to be in force during the year 1892.....	1,378	4,302,500 00
Certificates in force December 31, 1892.....	15,193	\$45,854,500 00
Losses unpaid December 31, 1891.....	27	\$ 83,050 00
Losses incurred during the year 1892.....	176	549,500 00
Losses paid during the year 1892.....	153	484,550 00
Certificates terminated by death during the year 1892.....	176	549,500 00
Certificates terminated by lapse during the year 1892.....	1,202	3,753,000 00

BUSINESS IN COLORADO IN 1892.

Certificates in force December 31, 1891.....		
Certificates issued during the year 1892.....	20	\$51,000 00
Certificates ceased to be in force during the year 1892.....	5	\$19,000 00
Certificates in force December 31, 1892.....	15	\$32,000 00
Certificates terminated by death during the year 1892.....	2	\$7,000 00
Certificates terminated by lapse during the year 1892.....	3	12,000 00
Losses incurred during the year 1892.....	2	7,000 00
Losses paid during the year 1892.....	2	7,000 00

CONNECTICUT INDEMNITY ASSOCIATION.

Principal office.....43 East Main St., Waterbury, Connecticut.

(Incorporated in 1887.)

V. L. SAWYER, President.

E. A. WRIGHT, Secretary.

PAID UP CAPITAL, \$164,125.00.

INCOME IN 1892.

Annual dues.....	\$ 33,468 70
Assessments.....	78,057 25
Dividend deductions.....	3,649 00
Interest and rents.....	3,882 22
Cash received from all other sources.....	21,296 39
Total income.....	\$140,353 56
Total expenditures.....	139,814 34
Excess of income over expenditures.....	\$539 22

EXPENDITURES IN 1892.

Losses and claims.....	\$ 55,538 27
Advance payments returned to rejected applicants.....	312 50
Commissions allowed agents.....	22,630 89
Commissions for collecting assessments.....	1,536 42
Salaries of managers and agents.....	11,522 25
Salaries and other compensation of officers.....	12,006 74
Salaries and other compensation of office employees.....	5,905 79
Medical examiners' fees.....	3,968 58
Rent, \$2,448.15; taxes, \$1,327.90; advertising, \$1,029.94; printing, \$2,036.59.....	6,842 88
All other items.....	19,550 02
Total expenditures.....	\$139,814 34

NET OR INVESTED ASSETS.

Loans on real estate.....	\$51,826 04
Loans on collateral security.....	4,076 08
Cost value of bonds and stocks owned.....	5,351 00
Agents' ledger balances.....	10,449 25
Cash in office.....	3,898 99
Cash deposits in banks on emergency or reserve fund account.....	4,558 28
Total net or invested assets.....	\$80,159 64

NON-INVESTED ASSETS.

Interest due and accrued.....	\$ 872 84
Rents due.....	36 00
Loans on renewal interest.....	8,673 60
Market value of bonds and stocks over cost.....	429 00
Capital stock due on demand.....	85,875 00
Total non-invested assets.....	\$95,886 44
Gross assets.....	\$176,046 08

LIABILITIES.

Salaries, rents and office expenses due and accrued.....	\$1,585 92
Balance net assets.....	\$174,460 16

CONTINGENT MORTUARY ASSETS.

Assessments called and not yet due.....	\$ 7,805 21
Assessments due and unpaid.....	6,506 91
Total due from members.....	\$14,315 12
Deduct cost of collection.....	286 30
Net amount due from members.....	\$14,028 82

ELEVENTH ANNUAL REPORT OF CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (nine claims).....	\$ 9,650 00
Losses in process of adjustment (one claim) three claimants.....	11,000 00
Losses reported (one claim).....	500 00
Losses resisted (seven claims).....	7,619 34
Total contingent mortuary liabilities.....	\$28,769 34

EXHIBIT OF CERTIFICATES.

	<i>No.</i>	<i>Amount.</i>
Certificates in force Dec. 31, 1891.....	3,870	\$5,031,475 00
Certificates issued during the year 1892.....	1,723	2,306,725 00
Total.....	5,593	\$7,338,200 00
Certificates ceased to be in force during the year 1892.....	1,092	1,464,675 00
Certificates in force Dec. 31, 1892.....	4,501	\$5,873,525 00
Losses unpaid Dec. 31, 1891.....	15	\$ 23,500 00
Losses incurred during the year 1892.....	44	60,094 34
Losses paid during the year 1892.....	41	54,825 00
Certificates terminated by death during the year 1892.....	42	56,575 00
Certificates terminated by lapse during the year 1892.....	1,050	1,408,100 00

BUSINESS IN COLORADO IN 1892.

Certificates in force Dec. 31, 1891.....	3	\$ 4,000 00
Certificates issued during the year 1892.....	5	27,000 00
Total certificates in force Dec. 31, 1892.....	8	\$31,000 00
Membership fees, dues and assessments.....		179 73

COVENANT MUTUAL BENEFIT ASSOCIATION.

Principal office.....Galesburg, Illinois.

(Incorporated in 1877.)

A. W. BERGGREN, President,

W. H. SMOLLINGER, Secretary.

INCOME IN 1892.

Membership fees.....	\$ 194,662 00
Assessments.....	1,203,843 71
Interest.....	17,173 76
Total income.....	\$1,415,679 47
Total expenditures.....	1,404,861 78
Excess of income over expenditures.....	\$10,817 69

EXPENDITURES IN 1892.

Losses and claims.....	\$992,283 36
Advance payments returned to rejected applicants.....	16,192 00
Advance deposits, \$36,787.12; surrendered certificates, \$1,882.14.....	38,669 26
Commissions allowed agents.....	218,742 23
Salaries of managers and agents.....	16,930 70
Salaries of officers.....	22,170 82
Salaries and other compensation of office employes.....	21,711 18
Medical examiners fees.....	29,521 00
Rent, \$5,302.71; taxes, fees, etc., \$3,124.65; advertising and printing, \$9,292.07....	17,719 43
All other items.....	30,921 80
Total expenditures.....	\$1,404,861 78

INSURANCE COMMISSIONER.

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NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned.....	\$551,019 43
Cash deposits in banks on emergency or reserve fund account.....	101,355 45
Total net or invested assets.....	\$652,374 88
Deduct depreciation of assets to bring same to market value and agents' balances unsecured.....	37,544 62
Total net or invested assets less depreciation.....	\$614,830 26

NON-INVESTED ASSETS.

Interest.....	\$4,796 15
Postage, furniture, books, blanks and stationery.....	6,825 80
Mailing machine, type, galleries, etc., medical, law and insurance books.....	6,506 53
Market value of bonds and stocks over cost.....	2,940 75
Total non-invested assets.....	\$21,069 23
Gross assets.....	\$635,899 49

LIABILITIES.

Advance assessments.....	\$14,068 88
Total actual liabilities.....	\$14,068 88
Balance net assets.....	\$621,830 61

CONTINGENT MORTUARY ASSETS.

Assessments called and not yet due.....	\$152,329 20
Assessments not yet called for losses adjusted and unadjusted.....	207,770 80
Assessments not yet called for losses resisted.....	16,000 00
Assessments not yet called for losses reported.....	105,500 00
Total due from members.....	\$481,600 00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted not yet due (three claims).....	\$ 6,770 80
Losses in process of adjustment (seventy-seven claims).....	201,000 00
Losses reported (forty-one claims).....	105,500 00
Losses resisted (nine claims).....	16,000 00
Total contingent mortuary liabilities.....	\$329,270 80

EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force December 31, 1891.....	35,042	\$87,206,625 00
Certificates issued during the year 1892.....	13,876	25,688,625 00
Total.....	48,918	\$112,895,250 00
Certificates ceased to be force during the year 1892.....	6,601	14,262,875 00
Certificates in force December 31, 1892.....	42,317	\$98,632,375 00
Losses unpaid December 31, 1891.....	94	\$ 224,375 00
Losses incurred during the year 1892.....	433	1,122,250 00
Losses paid during the year 1892.....	397	1,017,354 20
Certificates terminated by death during the year 1892.....	433	1,122,250 00
Certificates terminated by surrender during the year 1892.....	70	135,375 00
Certificates reduced in amount during the year 1892.....		290,000 00
Certificates terminated by lapse during the year 1892.....	6,098	12,715,250 00

BUSINESS IN COLORADO IN 1892.

Certificates in force December 31, 1891.....	897	\$2,645,750 00
Certificates issued during the year 1892.....	268	615,500 00
Additions by removals.....	22	66,625 00
Total.....	1,187	\$3,327,875 00
Certificates ceased to be in force during the year 1892.....	183	542,125 00

	No.	Amount.
Certificates in force December 31, 1892.....	1,004	\$2,755,750 00
Certificates terminated by death during the year 1892.....	13	45,000 00
Certificates terminated by surrender during the year 1892.....	1	5,000 00
Certificates reduced in amount during the year 1892.....		5,000 00
Certificates terminated by lapse during the year 1892.....	169	487,125 00
Membership fees, dues and assessments.....		25,270 00
Losses unpaid December 31, 1891.....	3	6,250 00
Losses incurred during the year 1892.....	13	45,000 00
Losses paid during the year 1892.....	8	22,500 00
Expense.....		3,745 00

DES MOINES LIFE ASSOCIATION.

Principal office Des Moines, Iowa.

(Incorporated in 1885.)

L. S. COFFIN, President.

L. C. RAWSON, Secretary.

INCOME IN 1892.

Assessments.....	\$ 74,609 19
Interest on guarantee notes.....	754 50
Interest.....	1,512 53
Cash received from all other sources.....	27,183 00
Total income.....	\$104,059 22
Total expenditures.....	72,631 72
Excess of income over expenditures.....	\$31,427 50

EXPENDITURES IN 1892.

Losses and claims.....	\$40,924 00
Guarantee notes returned to beneficiaries.....	188 00
Commissions allowed agents.....	17,510 40
Guarantee notes cancelled.....	48 00
Salaries of managers and agents.....	537 80
Salaries of officers.....	5,758 26
Salaries and other compensation of office employees.....	2,019 87
Medical examiners' fees.....	536 00
Rent, \$630.25; taxes, \$29.68; advertising and printing, \$1,437.95.....	2,097 88
All other items.....	3,011 51
Total expenditures.....	\$72,631 72

NET OR INVESTED ASSETS.

Loans on real estate.....	\$ 34,050 00
Cash deposits in bank.....	4,156 81
Guarantee notes on hand in office.....	66,900 94
Total net or invested assets.....	\$105,107 75

CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment (one claim).....	\$2,000 00
Losses reported (one claim).....	2,000 00
Total contingent mortuary liabilities.....	\$4,000 00

EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force Dec. 31, 1891.....	4,124	\$ 4,503,000 00
Certificates issued during the year 1892.....	2,088	2,638,000 00
Certificates renewed during the year 1892.....	29	34,000 00
Total.....	6,241	\$ 7,175,000 00
Certificates ceased to be in force during the year 1892.....	811	955,500 00
Certificates in force Dec. 31, 1892.....	5,430	\$6,219,500 00
Losses unpaid Dec. 31, 1891.....		
Losses incurred during the year 1892.....	29	44,500 00
Losses paid during the year 1892.....	27	40,500 00
Certificates terminated by cancellation during the year 1892.....	28	17,000 00
Certificates terminated by death during the year 1892.....	29	44,500 00
Certificates terminated by lapse during the year 1892.....	754	894,000 00

BUSINESS IN COLORADO IN 1892.

Certificates in force Dec. 31, 1891.....		
Certificates issued during the year 1892.....	120	\$173,000 00
Certificates ceased to be in force during the year 1892.....	16	22,000 00
Certificates in force Dec. 31, 1892.....	104	\$151,000 00
Certificates terminated by death during the year 1892.....	1	\$ 2,000 00
Certificates terminated by lapse during the year 1892.....	15	20,000 00
Membership fees, dues and assessments.....		694 42
Losses incurred during the year 1892.....	1	2,000 00
Expense.....		769 02

EQUITABLE MUTUAL LIFE AND ENDOWMENT
ASSOCIATION.

Principal office..... Waterloo, Iowa.

(Incorporated in 1881.)

EMMONS JOHNSON, President.

GEO. W. HARBIN, Secretary.

INCOME IN 1892.

Membership fees.....	\$ 6,862 00
Annual dues.....	13,583 62
Assessments.....	75,583 03
Medical examiners' fees.....	1,388 00
Interest, \$2,180.39; rent, \$1,000.00.....	3,270 39
Cash received from all other sources.....	15 50
Total income.....	\$100,702 54
Total expenditures.....	94,563 30
Excess of income over expenditures.....	\$6,139 24

EXPENDITURES IN 1892.

Losses and claims.....	\$60,000 00
Surrender value.....	13,668 39
Commissions allowed agents.....	6,735 25
Commissions allowed for collecting dues.....	454 31
Salaries of officers.....	5,489 69
Salaries and other compensation of office employees.....	2,368 11
Medical examiners' fees.....	874 14
Taxes, \$130.40; advertising and printing, \$1,354.77.....	1,485 17
All other items.....	3,488 24
Total expenditures.....	\$94,563 30

ELEVENTH ANNUAL REPORT OF

NET OR INVESTED ASSETS.

Cost value of real estate owned.....	\$10,822 56
Loans on real estate.....	46,050 00
Agents' ledger balances and premium notes.....	8,226 00
Cash in office.....	1,010 00
Cash deposits in banks on emergency or reserve fund account.....	3,176 42
Total net or invested assets.....	\$68,604 98
Deduct depreciation of assets to bring same to market value.....	1,500 00
Total net or invested assets less depreciation.....	\$67,104 98

NON-INVESTED ASSETS.

Interest.....	\$1,200 95
Market value of real estate over cost.....	3,500 00
Total non-invested assets.....	\$4,700 95
Gross assets.....	\$71,805 93

LIABILITIES.

Advance assessments, \$275.25; dividend obligations, \$1,239.30.....	\$ 1,514 55
Salaries, rents and office expenses due and accrued.....	687 30
All other (not including contingent mortuary).....	402 95
Total actual liabilities.....	\$ 2,554 80
Balance, net assets.....	\$69,251 13

CONTINGENT MORTUARY ASSETS.

Assessments not yet called for losses unadjusted.....	\$27,000 00
Net amount due from members.....	\$27,000 00

CONTINGENT MORTUARY LIABILITIES.

Losses reported (twelve claims).....	\$24,500 00
Total contingent mortuary liabilities.....	\$24,500 00

EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force Dec. 31, 1891.....	3,518	\$7,256,250 00
Certificates issued during the year 1892.....	1,117	1,967,875 00
Total.....	4,635	\$9,224,125 00
Certificates ceased to be in force during the year 1892.....	790	1,660,500 00
Certificates in force Dec. 31, 1892.....	3,845	\$7,563,625 00
Losses unpaid Dec. 31, 1891.....	11	\$ 21,500 00
Losses incurred during the year 1892.....	30	62,000 00
Losses paid during the year 1892.....	29	60,000 00
Certificates terminated by death during the year 1892.....	30	62,000 00
Certificates matured during the year 1892.....	210	525,000 00
Certificates terminated by lapse during the year 1892.....	550	1,073,500 00

BUSINESS IN COLORADO IN 1892.

Certificates in force Dec. 31, 1891.....	26	\$ 71,250 00
Certificates issued during the year 1892.....	78	170,000 00
Total.....	104	\$241,250 00
Certificates ceased to be in force during the year 1892.....	6	17,500 00
Certificates in force Dec. 31, 1892.....	98	\$223,750 00
Certificates matured during the year 1892.....	4	\$ 10,000 00
Certificates terminated by lapse during the year 1892.....	2	7,500 00

FIDELITY MUTUAL AID ASSOCIATION.

Principal office.....315 California Street, San Francisco, California.

(Incorporated in 1888.)

C. W. NEVIN, President.

J. L. M. SHETTERLEY, Secretary.

INCOME IN 1892.

Membership fees.....	\$28,665 00
Annual dues.....	52,309 95
Interest.....	250 00
Cash received from all other sources.....	136 67
Total income.....	\$81,361 62
Total expenditures.....	73,722 02
Excess of income over expenditures.....	\$ 7,639 60

EXPENDITURES IN 1892.

Losses and claims.....	\$17,820 22
Commissions and fees allowed agents.....	28,665 00
Commissions allowed for collecting assessments.....	2,039 33
Salaries of managers and agents.....	1,999 21
Salaries of officers.....	938 00
Salaries and other compensation of office employees.....	13,915 50
Rent, taxes, advertising and printing.....	5,893 80
All other items.....	2,450 96
Total expenditures.....	\$73,722 02

NET OR INVESTED ASSETS.

Bills receivable.....	\$2,395 13
Agents' ledger balances.....	5,407 50
Cash in office.....	624 58
Cash deposits in banks on emergency or reserve fund account.....	6,000 00
All other deposits.....	6,632 79
Total net or invested assets.....	\$21,060 00
Gross assets.....	\$21,060 00

LIABILITIES.

Due agents.....	\$85 87
Total actual liabilities.....	\$85 87
Balance net assets.....	\$20,974.13

CONTINGENT MORTUARY ASSETS.

None.

CONTINGENT MORTUARY LIABILITIES.

None.

EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force December 31, 1891.....	4,164	\$312,300 00
Certificates issued during the year 1892.....	7,613	611,450 00
Total.....	11,783	\$923,750 00
Certificates ceased to be in force during the year 1892.....	8,328	712,550 00
Certificates in force December 31, 1892.....	3,460	\$251,200 00
Loss unpaid December 31, 1891.....		
Losses incurred during the year 1892.....	398	\$ 17,820 22
Losses paid during the year 1892.....	398	17,820 22
Certificates terminated by death during the year 1892.....	19	1,445 00
Certificates terminated by lapse during the year 1892.....	8,309	711,100 00

BUSINESS IN COLORADO IN 1892.

	No.	Amount.
Certificates in force December 31, 1891.....		
Certificates issued during the year 1892.....	184	\$16 050 00
Certificates ceased to be in force during the year 1892....	81	\$7,125 00
Certificates in force December 31, 1892.....	103	\$8,925 00
Certificates terminated by death during the year 1892.....	1	75 00
Certificates terminated by lapse during the year 1892.....	80	7,050 00
Membership fees, dues and assessments.....		1,437 00
Losses incurred during the year 1892.....	19	494 81
Losses paid during the year 1892.....	19	494 81
Expense.....		962 20

FIDELITY MUTUAL LIFE ASSOCIATION.

Principal office.....914 Walnut St., Philadelphia, Pennsylvania.

(Incorporated in 1878.)

L. G. FOUSE, President.

W. S. CAMPBELL, Secretary.

INCOME IN 1892.

Membership fees.....	\$ 47,769 75
Annual dues.....	239,460 35
Assessments.....	490,015 93
Medical examiners' fees.....	2,423 00
Interest, \$22,162.33; rent, \$2,877.65.....	25,039 98
Cash received from all other sources.....	99 00
Total income.....	\$804,808 01
Total expenditures.....	660,343 97
Excess of income over expenditures.....	\$144,464 04

EXPENDITURES IN 1892.

Losses and claims.....	\$359,165 56
Advance payments.....	11,539 39
Commissions and fees allowed agents.....	104,743 96
Commissions allowed for collecting assessments.....	9,148 19
Salaries of managers and agents.....	21,278 63
Salaries of officers.....	16,509 00
Salaries and other compensation of office employees.....	42,461 88
Medical examiners' fees.....	27,116 80
Rent, taxes, advertising and printing.....	36,643 89
All other items.....	31,736 67
Total expenditures.....	\$660,343 97

NET OR INVESTED ASSETS,

Cost value of real estate owned.....	\$ 57,553 11
Loans on real estate.....	225,900 00
Loans on collateral security.....	32,290 17
Cost value of bonds and stocks owned.....	20,649 51
Agents' ledger balances.....	39,483 80
Cash in office.....	580 81
Printing machinery.....	1,767 28
Cash deposits in banks on emergency fund account.....	52,521 49
All other deposits.....	196,349 58
Total net or invested assets.....	\$627,095 75

NON-INVESTED ASSETS.

Interest	\$ 3,966 06
Market value of real estate over cost.....	22,246 89
Total non-invested assets.....	\$ 26,212 95
Gross assets.....	\$653,308 70

LIABILITIES.

Salaries, rents and office expenses.....	\$ 133 94
Advance assessments.....	13,205 50
Total actual liabilities.....	\$13,339 44
Balance, net assets.....	\$639,969 26

CONTINGENT MORTUARY ASSETS.

Indemnity reserve or amount pledged for losses.....	\$1,148,753 00
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CONTINGENT MORTUARY LIABILITIES

Losses adjusted, not yet due (two claims).....	\$12,000 00
Losses in process of adjustment (five claims).....	24,000 00
Losses reported (twenty-six claims).....	51,000 00
Total contingent mortuary liabilities.....	\$87,000 00

EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force Dec. 31, 1891.....	15,005	\$33,579,750 00
Certificates issued during the year 1892.....	6,018	15,903,750 00
Total	21,023	\$49,483,500 00
Certificates ceased to be in force during the year 1892.....	3,513	8,052,550 00
Certificates in force Dec. 31, 1892	17,510	\$41,430,950 00
Losses unpaid Dec. 31, 1891.....	22	118,000 00
Losses incurred during the year 1892.....	170	395,415 56
Losses paid during the year 1892.....	159	359,165 56
Certificates terminated by death during the year 1892.....	170	395,415 56
Certificates terminated by lapse during the year 1892.....	3,343	7,657,134 44

BUSINESS IN COLORADO IN 1892.

Certificates in force Dec. 31, 1891.....	88	\$300,000 00
Certificates issued during the year 1892.....	58	217,000 00
Total	146	517,000 00
Certificates ceased to be in force during the year 1892.....	40	\$131,500 00
Certificates in force Dec. 31, 1892.....	106	\$385,500 00
Certificates terminated by death during the year 1892.....	2	\$ 6,000 00
Certificates terminated by lapse during the year 1892.....	38	125,500 00
Membership fees, dues and assessments.....		8,236 55
Losses incurred during the year 1892.....	2	6,000 00
Losses paid during the year 1892.....	2	6,000 00
Expense.....		4,510 47

GUARANTEE FUND LIFE ASSOCIATION,

Formerly

NATIONAL FRATERNAL ASSOCIATION

of Council Bluffs, Iowa.

Principal office..... Masonic Temple, Council Bluffs, Iowa.

(Incorporated in 1889.)

JOSEPH R. REED, President.

WILLIAM J. JAMESON, Secretary,

INCOME IN 1892.

Membership fees.....	\$ 4,522 00
Assessments.....	1,706 32
Medical examiners' fees.....	900 00
Interest.....	256 92
General fund.....	27 20
Advance assessments.....	72 00
Guarantee fund.....	13,468 08
Total income.....	\$20,952 52
Total expenditures.....	8,872 96
Excess of income over expenditures.....	\$12,079 56

EXPENDITURES IN 1892.

Losses and claims.....	\$1,868 40
Commissions and fees allowed to agents.....	4,522 00
Commissions allowed for collecting assessments.....	20 65
Medical examiners fees.....	900 00
Advertising and printing.....	514 00
Postage.....	111 87
Expense.....	911 04
Paid assessments from advance assessments.....	25 00
Total expenditures.....	\$8,872 96

NET OR INVESTED ASSETS.

Cost value of real estate owned.....	\$ 9,860 50
Loans on real estate.....	4,660 00
Cash in bank.....	2,134 60
Total net or invested assets.....	\$16,655 10
Gross assets.....	\$16,655 10

LIABILITIES.

Advance assessments.....	\$47 00
Total actual liabilities.....	\$47 00
Balance net assets.....	\$16,608 10

EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force December, 31 1891.....	470	\$470,000 00
Certificates issued during the year 1892.....	959	959,000 00
Total.....	1,429	\$1,429,000 00
Certificates ceased to be in force during the year 1892.....	217	217,000 00
Certificates in force December 31, 1892.....	1,212	\$1,212,000 00
Losses incurred during the year 1892.....	1	\$ 1,000 00
Losses paid during the year 1892.....	5	1,868 40
Certificates terminated by death during the year 1892.....	1	1,000 00
Certificates terminated by lapse during the year 1892.....	216	216,000 00

BUSINESS IN COLORADO IN 1892,

None.

HARTFORD LIFE AND ANNUITY INSURANCE COMPANY.

Principal office.....230 Asylum St., Hartford, Connecticut.

(Incorporated in 1866.)

H. A. WHITMAN, President.

STEPHEN BALL, Secretary.

PAID UP CAPITAL, \$250,000.

INCOME IN 1892.

Membership fees.....	\$ 67,967 26
Annual dues.....	240,918 88
Assessments.....	1,196,735 68
Interest.....	46,283 36
Cash received from all other sources.....	95,262 63
Total income.....	\$1,647,167 81
Total expenditures.....	1,469,020 83
Excess of income over expenditures.....	\$178,146 98

EXPENDITURES IN 1892.

Losses and claims.....	\$1,091,914 88
Advance payments.....	15,747 29
Dividends from accumulated safety funds.....	29,402 17
Commissions and fees allowed agents.....	139,443 77
Salaries of managers and agents.....	22,362 62
Salaries of officers.....	12,000 00
Salaries and other compensation of office employes.....	47,860 61
Medical examiners' fees.....	24,188 96
Rent, taxes, advertising and printing.....	29,331 43
Stockholders' dividends.....	20,000 00
All other items.....	36,769 10
Total expenditures.....	\$1,469,020 83

NET OR INVESTED ASSETS.

Loans on real estate.....	\$ 3,600 00
Cost value of bonds and stocks.....	83,333 50
Cash in office.....	1,319 85
Cash deposits in banks on emergency or reserve fund account.....	1,056,527 60
All other deposits.....	144,776 58
Total net or invested assets.....	\$1,289,557 53
Deduct depreciation of assets to bring same to market value.....	13,876 50
Total net or invested assets, less depreciation.....	\$1,275,681 03

NON-INVESTED ASSETS.

Interest.....	\$323 66
Gross assets.....	\$1,276,004 69

LIABILITIES.

Losses adjusted, due and unpaid.....	\$13,000 00
Taxes due and accrued.....	13,685 31
Advance assessments and dividend obligations.....	10,531 47
All other (not including contingent mortuary).....	51,627 04
Total actual liabilities.....	\$88,843 82
Balance, net assets.....	\$1,187,160 87

ELEVENTH ANNUAL REPORT OF

CONTINGENT MORTUARY ASSETS.

Assessments due and unpaid	\$260,300 29
Assessments not yet called for losses resisted.....	23,000 00
Reported.....	83,000 00
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Total due from members.....	\$366,300 29
Deduct estimated cost of collection.....	2,756 54
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Net amount due from members	\$363,543 75

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted (eighty-three claims).....	\$253,500 00
Losses reported (twenty-three claims).....	83,000 00
Losses resisted (four claims).....	23,000 00
All other contingent liabilities.....	1,056,611 54
Net valuation of policies mentioned in answer to misc. question 4.....	6,249 00
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Total contingent mortuary liabilities.....	\$1,422,360 54

EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force Dec. 31, 1891.....	36,324	\$53,105,500 00
Certificates issued and revived during the year 1892.....	6,717	12,970,000 00
<hr/>		
Total	43,041	\$96,075,500 00
Certificates ceased to be in force during the year 1892.....	4,651	9,820,500 00
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Certificates in force Dec. 31, 1892	38,390	\$86,255,000 00
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Losses unpaid Dec. 31, 1891.....	111	\$ 348,000 00
Losses incurred during the year 1892.....	420	1,126,500 00
Losses paid during the year 1892.....	418	1,102,000 00
Certificates terminated by death during the year 1892.....	462	1,126,500 00
Certificates terminated by lapse during the year 1892.....	2,927	6,261,500 00

BUSINESS IN COLORADO IN 1892.

Certificates in force Dec. 31, 1891.....	68	\$265,000 00
Certificates issued during the year 1892.....	4	5,000 00
<hr/>		
Total	72	\$270,000 00
Certificates ceased to be in force during the year 1892.....	10	23,500 00
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Certificates in force December 31, 1892...*	62	\$246,500 00
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Certificates terminated by death during the year 1892.....	6	\$9,500 00
Membership fees, dues and assessments.....		7,582 88
Losses unpaid Dec 31, 1892.....		
Losses incurred during the year 1892.....	6	9,500 00
Losses paid during the year 1892.....	6	9,500 00

IOWA MUTUAL BENEFIT ASSOCIATION.

Principal office..... Toledo, Iowa.

(Incorporated in 1882.)

G. R. STRUBLE, President.

L. E. BAKER, Secretary.

INCOME IN 1892.

Membership fees.....	\$ 4,228 00
Annual dues.....	6,827 00
Assessments.....	32,578 05
Medical examiners fees.....	2,459 82
Interest and rent.....	1,444 50
Received from all other sources.....	1,088 00
Total income.....	\$48,625.37

EXPENDITURES IN 1892.

Losses and claims.....	\$32,436 70
Commissions and fees allowed to agents.....	4,804 19
Commissions allowed for collecting assessments.....	915 95
Salaries of managers and agents.....	2,003 06
Salaries of officers.....	5,228 30
Salaries and other compensation of office employes.....	985 00
Taxes, advertising and printing.....	579 72
All other items.....	2,535 45
Total expenditures.....	\$49,488 37
Total income.....	48,625 37
Excess of expenditures over income.....	\$863 00

NET OR INVESTED ASSETS.

Cost value of real estate owned.....	\$12,271 41
Loans on real estate.....	15,550 00
Cash in office.....	1,976 55
Total net or invested assets.....	\$29,797 96

NON-INVESTED ASSETS.

Interest.....	\$ 461 51
Gross assets.....	\$30,259 47

LIABILITIES.

Salaries, rents and office expenses.....	\$3,270 53
Borrowed money.....	870 00
Total actual liabilities.....	\$4,140 53
Balance net assets.....	\$26,118 94

CONTINGENT MORTUARY ASSETS.

Assessments called and not yet due.....	\$2,000 00
Assessments not yet called for losses unadjusted.....	6,500 00
Total due from members.....	\$8,500 00
Deduct estimated cost of collection.....	850 00
Net amount due from members.....	\$7,650 00

ELEVENTH ANNUAL REPORT OF

CONTINGENT MORTUARY LIABILITIES.

	No.	Amount.
Losses in process of adjustment.....	1	\$2,000 00
Losses reported.....	6	6,500 00
Total contingent liabilities.....		\$8,500 00

EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force December 31, 1891.....	1,964	\$3,819,000 00
Certificates issued during the year 1892.....	344	712,000 00
Total.....	2,308	\$4,531,000 00
Certificates ceased to be in force during the year 1892.....	325	662,000 00
Certificates in force December 31, 1892.....	1,983	\$3,869,000 00
Losses unpaid December 31, 1891.....	10	\$ 16,000 00
Losses incurred during the year 1892.....	20	35,000 00
Losses paid during the year 1892.....	23	32,436 70
Certificates terminated by death during the year 1892.....	20	35,000 00
Certificates terminated by lapse during the year 1892.....	305	627,000 00

BUSINESS IN COLORADO IN 1892.

	No.	Amount.
Certificates in force December 31, 1891.....	285	\$750,000 00
Certificates issued during the year 1892.....	272	615,000 00
Total.....	557	\$1,365,000 00
Certificates ceased to be in force during the year 1892.....	166	410,000 00
Certificates in force Dec. 31, 1892.....	391	\$955,000 00
Certificates terminated by death during the year 1892.....	4	\$ 5,500 00
Certificates terminated by lapse during the year 1892.....	162	404,500 00
Membership fees, dues and assessments.....		15,017 30
Losses unpaid Dec. 31, 1891.....	1	1,500 00
Losses incurred during the year 1892.....	3	4,000 00
Losses paid during the year 1892.....	3	4,000 00

KANSAS MUTUAL LIFE ASSOCIATION.

Principal office.....700 Kansas Ave., Topeka, Kansas.

(Incorporated in 1882.)

J. P. DAVIS, President.

JOHN E. MOON, Secretary.

INCOME IN 1892.

Assessments.....	\$148,000 96
Interest	7,796 37
Cash received from all other sources.....	173 29
Total income.....	\$155,970 62
Total expenditures.....	131,397 44
Excess of income over expenditures.....	\$24,573 18

EXPENDITURES IN 1892.

Losses and claims.....	\$ 66,500 00
Advance payments returned.....	11,542 69
Commissions and fees allowed agents.....	7,118 12
Commissions allowed for collecting assessments.....	1,895 95
Salaries of managers and agents.....	6,928 44
Salaries of officers and employes.....	20,790 95
Medical examiners' fees.....	3,192 75
Rent, taxes, advertising and printing.....	9,089 25
All other items.....	4,339 29
Total expenditures.....	<u>\$131,397 44</u>

NET OR INVESTED ASSETS.

Loans on real estate.....	\$ 95,721 02
Par value of bonds and stocks owned.....	11,000 00
Agents' ledger balances.....	17 07
Cash in office.....	257 22
Cash deposits in banks on mortuary and expense fund.....	50,857 95
Premiums in course of collection.....	675 85
Bills receivable.....	2,036 45
Total net or invested assets.....	<u>\$160,565 56</u>

NON-INVESTED ASSETS.

Interest.....	\$2,681 50
Furniture, books and blanks.....	4,200 00
Market value of bonds and stocks cost over par.....	150 00
Total non-invested assets.....	<u>\$7,031 50</u>
Gross assets.....	<u>\$167,597 06</u>

LIABILITIES.

Losses held in trust until guardian is appointed or minor attains his majority.....	\$1,000 00
Balance net assets.....	<u>\$166,597 06</u>

CONTINGENT MORTUARY ASSETS.

Mortuary assessments, deferred premiums.....	\$24,232 21
Net amount due from members.....	<u>\$24,232 21</u>

CONTINGENT MORTUARY LIABILITIES.

Losses resisted.....	\$ 4,000 00
All other contingent liabilities.....	43,617 64
Total contingent mortuary liabilities.....	<u>\$47,617 64</u>
Net surplus on policy holders' accounts.....	<u>\$143,211 63</u>

EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force Dec. 31, 1891.....	4,246	\$8,257,000 00
Certificates issued and revived during the year 1892.....	1,255	2,340,000 00
Total.....	5,501	<u>\$10,597,000 00</u>
Certificates ceased to be in force during the year 1892.....	1,045	1,977,500 00
Certificates in force Dec. 31, 1892.....	4,456	<u>\$8,619,500 00</u>
Losses unpaid Dec. 31, 1891.....		
Losses incurred during the year 1892.....	31	\$87,500 00
Losses paid during the year 1892.....	30	66,500 00
Certificates terminated by death during the year 1892.....	31	\$ 67,500 00
Certificates terminated by lapse during the year 1892.....	1,014	1,910,000 00

BUSINESS IN COLORADO IN 1892.

Certificates in force Dec. 31, 1892.....	101	\$233,500 00
Certificates issued during the year 1892.....	52	139,500 00
Total.....	153	\$373,000 00
Certificates ceased to be in force during the year 1892.....	82	210,500 00
Certificates in force Dec. 31, 1892.....	71	\$162,500 00
Certificates terminated by death during the year 1892.....	1	\$ 1,500 00
Certificates terminated by lapse during the year 1892.....	81	209,000 00
Membership fees, dues and assessments.....		3,711 59
Losses unpaid December 31, 1891.....		
Losses incurred during the year 1892.....	1	1,500 00
Losses paid during the year 1892.....	1	1,500 00

MASONIC FRATERNAL ACCIDENT ASSOCIATION OF AMERICA.

Principal office.....Westfield, Massachusetts.

(Incorporated in 1887.)

WILLIAM PROVIN, President.

JAMES A. LAKIN, Secretary.

INCOME IN 1892.

Membership fees.....	\$ 24,815 00
Annual dues.....	36,953 73
Assessments.....	78,722 00
Interest and rent.....	406 00
Advances to agents repaid.....	4,187 87
Cash received from all other sources.....	1,500 00
Total income.....	\$146,584 60
Total expenditures.....	130,576 91
Excess of income over expenditures.....	\$16,007 69

EXPENDITURES IN 1892.

Losses and claims.....	\$ 67,787 01
Commissions and fees allowed to agents.....	30,298 09
Commissions allowed for collecting assessments.....	4,187 87
Salaries of managers and agents.....	5,038 92
Salaries and other compensation of officers.....	9,807 82
Salaries and other compensation of office employees.....	3,661 10
Medical examiners' fees.....	719 00
Rent, taxes, advertising and printing.....	3,377 21
All other items.....	5,699 89
Total expenditures.....	\$130,576 91

NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned.....	\$ 2,580 00
Cash in office.....	70 35
Cash deposits in banks on emergency or reserve fund account.....	20,302 00
All other deposits.....	8,029 30
Furniture and fixtures.....	2,145 97
Total net or invested assets.....	\$33,127 62

LIABILITIES.

Advance assessments.....	\$1,844 00
All other (not including contingent mortuary).....	933 61
Total actual liabilities.....	\$2,777 61
Balance net assets.....	\$30,350 01

CONTINGENT MORTUARY ASSETS.

Assessments called and not yet due.....	\$18,934 00
Assessments due and unpaid.....	6,978 00
Net amount due from members.....	\$25,912 00

EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force December 31, 1891.....	10,508	\$44,786,900 00
Certificates issued during the year 1892.....	4,963	21,638,680 00
Total.....	15,471	\$66,425,580 00
Certificates ceased to be in force during the year 1892.....	4,261	18,577,960 00
Certificates in force Dec. 31, 1892.....	11,210	\$47,847,620 00
Losses unpaid Dec. 31, 1891.....		
Losses incurred during the year 1892.....	853	\$ 67,787 01
Losses paid during the year 1892.....	853	67,787 01
Certificates terminated by death during the year 1892.....	6	13,050 00
Certificates terminated by lapse during the year 1892.....	4,255	18,551,800 00

BUSINESS IN COLORADO IN 1892.

	No.	Amount.
Certificates in force Dec. 31, 1891.....	191	\$655,150 00
Certificates issued during the year 1892.....	66	287,760 00
Total.....	257	\$942,910 00
Certificates ceased to be in force during the year 1892.....	24	104,640 00
Certificates in force Dec. 31, 1892.....	233	\$838,270 00
Certificates terminated by death during the year 1892.....	1	\$3,700 00
Certificates terminated by lapse during the year 1892.....	23	2,914 00
Losses unpaid Dec. 31, 1891.....		
Losses incurred during the year 1892.....	22	4,584 80
Losses paid during the year 1892.....	22	4,584 80

MASSACHUSETTS BENEFIT ASSOCIATION.

Principal office.....53 State Street, Boston, Massachu-etts.

(Incorporated in 1878.)

GEO. A. LITCHFIELD, President.

EVERETT S. LITCHFIELD, Secretary.

INCOME IN 1892.

Membership fees.....	\$ 176,948 18
Annual dues.....	239,848 60
Assessments.....	1,540,860 21
Interest.....	29,662 03
Advances for claims not due.....	99,345 90
Cash received from all other sources.....	81,023 59
Total income.....	\$2,167,688 51
Total expenditures.....	2,003,344 49
Excess of income over expenditures.....	\$164,344 02

EXPENDITURES IN 1892.

Losses and claims.....	\$1,525,258 35
Commissions and fees allowed agents.....	308,262 44
Commissions allowed for collecting assessments.....	3,566 57
Salaries of officers.....	31,500 00
Salaries and other compensation of office employes.....	16,794 18
Medical examiners fees.....	17,958 95
Rent, taxes, advertising and printing.....	32,797 62
All other items.....	67,206 38
Total expenditures.....	\$2,003,344 49

NET OR INVESTED ASSETS.

Loans on real estate.....	\$ 331,882 71
Cost value of bonds and stocks.....	258,401 45
Agents ledger balances.....	21,738 01
Cash in office.....	14,613 01
Cash deposits in banks on emergency or reserve fund account.....	276,337 15
Loaned to death fund for advance payments.....	99,345 90
All other deposits.....	5,689 32
Total net or invested assets.....	\$1,008,007 55

NON-INVESTED ASSETS.

Interest.....	\$7,166 49
Market value of bonds and stocks over cost.....	933 55
Total non-invested assets.....	\$8,100 04
Gross assets.....	\$1,016,107 59

CONTINGENT MORTUARY ASSETS.

Assessments.....	\$540,000 00
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CONTINGENT MORTUARY LIABILITIES.

Losses not yet due (number of policies sixty).....	\$185,550 00
Losses in process of adjustment (number of policies twenty-seven).....	73,950 00
Losses reported (number of policies thirty-six).....	115,650 00
Losses resisted (number of policies five).....	20,000 00
Total contingent mortuary liabilities.....	\$395,150 00

EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force December 31, 1891.....	28,081	\$94,067,750 00
Certificates issued during the year 1892.....	10,399	24,888,080 00
Total.....	38,480	\$118,955,830 00
Certificates ceased to be in force during the year 1892.....	4,137	13,777,800 00
Certificates in force December 31, 1892.....	34,343	\$105,178,030 00
Losses unpaid Dec. 31, 1891.....	125	\$ 399,500 00
Losses incurred during the year 1892, { by disability.....	32	108,000 00
{ by death.....	488	1,551,750 00
Losses paid during the year 1892.....	517	1,664,100 00
Certificates terminated by death and disability during the year 1892.....	520	1,659,750 00
Certificates terminated by lapse during the year 1892.....	3,617	12,118,050 00

BUSINESS IN COLORADO IN 1892.

	No.	Amount.
Certificates in force Dec. 31, 1891.....	25	\$111,250 00
Certificates issued during the year 1892.....	111	386,150 00
Total.....	136	\$497,400 00
Certificates ceased to be in force during the year 1892.....	29	133,000 00
Certificates in force Dec. 31, 1892.....	107	\$364,400 00
Certificates terminated by death during the year 1892.....		
Certificates terminated by lapse during the year 1892.....	29	\$133,000 00
Membership fees, dues and assessments.....		7,278 57
Losses unpaid Dec. 31, 1892.....		1,747 20
Expense.....		110 63
Taxes.....		

MUTUAL ACCIDENT ASSOCIATION OF THE NORTH-WEST.

Principal office.....205 La Salle St., Chicago, Illinois.

(Incorporated in 1884.)

H. W. K. CUTTER, President.

T. S. QUINCY, Secretary.

INCOME IN 1892.

Membership fees.....	\$ 791 00
Annual dues.....	598 00
Assessments.....	131,252 00
Interest.....	667 73
Total income.....	\$133,308 73
Total expenditures.....	118,080 73
Excess of income over expenditures.....	\$15,228 00

EXPENDITURES IN 1892.

Losses and claims	\$ 58,198 99
Advance payments returned.....	274 83
Commissions allowed for collecting assessments.....	2,895 00
Salaries of managers and agents.....	5,000 00
Salaries of officers.....	9,500 00
Salaries and other compensation of office employees.....	13,165 00
Medical examiners' fees.....	3,102 25
Rent, taxes, advertising and printing.....	17,792 03
All other items.....	8,152 63
Total expenditures.....	\$118,080 73

NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned.....	\$ 6,000 00
Cash in office.....	4,600 00
Cash deposits in banks on emergency or reserve fund account.....	25,900 00
All other deposits.....	6,500 00
Total net or invested assets.....	\$43,000 00

NON-INVESTED ASSETS.

Interest	\$ 332 17
Gross assets.....	\$43,332 17

LIABILITIES.

Advance assessments.....	\$ 8,223 50
Balance net assets.....	\$35,108 67

CONTINGENT MORTUARY ASSETS.

Judgment obtained for amount held in escrow.....	\$ 6,000 00
Reported.....	30,000 00
Net amount due from members.....	\$36,000 00

CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment (six claims).....	\$30,000 00
All other contingent liabilities.....	1,885 53
Total contingent mortuary liabilities.....	\$31,885 53

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EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force Dec. 31, 1891.....	11,640	\$58,200,000 00
Certificates issued during the year 1892.....	3,661	18,152,500 00
Total	15,301	\$76,352,500 00
Certificates ceased to be in force during the year 1892.....	4,100	20,500,000 00
Certificates in force Dec. 31, 1892	11,201	\$55,852,500 00
Losses incurred during the year 1892.....	862	\$ 59,198 99
Losses paid during the year 1892.....	862	58,198 99
Certificates terminated by death during the year 1892.....	2	10,000 00
Certificates terminated by lapse during the year 1892.....	4,098	20,490,000 00

BUSINESS IN COLORADO IN 1892.

Certificates in force Dec. 31, 1891.....	223	\$1,115,000 00
Certificates issued during the year 1892.....	28	140,000 00
Total	251	\$1,255,000 00
Certificates ceased to be in force during the year 1892.....	36	180,000 00
Certificates in force Dec. 31, 1892.....	215	\$1,070,000 00
Certificates terminated by lapse during the year 1892.....	36	\$180,000 00
Membership fees, dues and assessments.....		300 00
Losses unpaid December 31, 1891.....		
Losses incurred during the year 1892.....	5	373 28
Losses paid during the year 1892.....	5	376 28
Expense.....		75 00

MUTUAL RESERVE FUND LIFE ASSOCIATION.

Principal office.....38 Park Row, New York City.

(Incorporated in 1875.)

EDWARD B. HARPER, President,

FREDERICK T. BRAMAN, Secretary.

INCOME IN 1892.

Membership fees.....	\$ 288,787 00
Annual dues.....	572,319 85
Assessments.....	3,041,740 93
Medical examiners' fees.....	46,284 00
Interest and rents.....	115,543 57
Cash received from all other sources.....	1,799 49
Special deposit.....	30,768 25
Total income.....	\$4,087,243 09
Total expenditures.....	3,791,087 38
Excess of income over expenditures.....	\$306,155 71

EXPENDITURES IN 1892.

Losses and claims.....	\$2,702,337 04
Advance payments.....	529 40
Commissions allowed agents.....	345,139 26
Commissions allowed for collecting assessments.....	186,957 55
Salaries of managers and agents.....	66,192 42
Salaries of officers.....	72,767 15
Salaries and other compensation of office employes.....	68,506 67
Medical examiners fees.....	57,972 27
Rent, taxes, advertising and printing.....	151,661 45
All other items.....	82,946 46
Expenses of investigating and adjusting death claims.....	56,077 71
Total expenditures.....	\$3,791,087 38

NET OR INVESTED ASSETS.

Cost value of real estate owned.....	\$ 41,531 67
Loans on real estate.....	2,310,000 00
Par value of bonds and stock owned.....	250,893 32
Agents' ledger balances.....	185,783 01
Furniture and fixtures.....	19,407 06
Cash in office.....	2,892 49
Cash deposits in banks on emergency or reserve fund account.....	768,878 60
All other deposits.....	111,206 61
Total net or invested assets.....	\$3,690,592 76

NON-INVESTED ASSETS.

Interest.....	\$28,104 66
Market value of real estate over cost.....	2,000 00
Market value of bonds and stocks over par value.....	8,570 25
Total non-invested assets.....	\$38,974 91
Gross assets.....	\$3,729,567 67

LIABILITIES.

Advance assessments.....	\$ 71,840 29
Outstanding bond obligations.....	341,574 08
Total actual liabilities.....	\$413,414 37
Balance net assets.....	\$3,316,153 30

CONTINGENT MORTUARY ASSETS.

Assessments called and not yet due.....	\$1,041,971 54
Annual expense and dues in process of collection.....	107,699 40
Total due from members.....	\$1,149,670 94
Deduct estimated cost of collection.....	93,952 55
Net amount due from members.....	\$1,055,718 39

CONTINGENT MORTUARY LIABILITIES.

Losses approved not yet due (number of claims forty-eight).....	\$ 205,400 00
Losses reported in process of adjustment (number of claims one hundred and sixteen).....	420,783 00
Losses resisted (number of claims thirteen).....	64,900 00
All other contingent liabilities.....	632,581 00
Total contingent mortuary liabilities.....	\$1,323,669 00

EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force December 31, 1891.....	64,679	\$215,207,910 00
Certificates issued during the year 1892.....	15,314	48,646,650 00
Total.....	79,993	\$263,854,560 00
Certificates ceased to be force during the year 1892.....	7,651	27,432,770 00
Certificates in force December 31, 1892.....	72,342	\$236,421,790 00
Losses unpaid December 31, 1891.....	134	\$ 526,063 00
Losses incurred during the year 1892.....	818	2,898,200 00
Losses paid during the year 1892.....	773	2,702,337 04
Certificates terminated by death during the year 1892.....	818	2,898,200 00
Certificates terminated by expiration during the year 1892.....	4,113	13,914,375 00
Certificates not taken during the year 1892.....	2,720	10,620,195 00

BUSINESS IN COLORADO IN 1892.

	No.	Amount.
Certificates in force December 31, 1891.....	363	\$1,552,750 00
Certificates issued during the year 1892.....	31	154,000 00
Total.....	394	\$1,706,750 00
Certificates ceased to be in force during the year 1892.....	51	198,000 00
Certificates in force December 31, 1892.....	343	\$1,508,750 00

	<i>No</i>	<i>Amount.</i>
Certificates terminated by death during the year 1892.....	8	\$ 25,000 00
Certificates not taken in 1892.....	14	67,000 00
Certificates terminated by expiry during the year 1892.....	29	106,000 00
Membership fees, dues and assessments.....		18,732 67
Losses unpaid Dec. 31, 1891.....		
Losses incurred during the year 1892.....	8	25,000 00
Losses paid during the year 1892.....	6	19,000 00
Expense.....		1,595 43

NATIONAL BENEVOLENT ASSOCIATION.

Principal office.....Minneapolis, Minnesota.

(Incorporated in 1887.)

P. B. CRANE, President.

IRA F. MURPHY, Secretary.

INCOME IN 1892.

Membership fees.....	\$ 20,256 19
Assessments.....	143,384 34
Medical examiners fees.....	1,827 00
Interest.....	5,005 88
Cash received from all other sources.....	12,472 29
Total income.....	\$182,945 70
Total expenditures.....	175,197 88
Excess of income over expenditures.....	\$7,747 28

EXPENDITURES IN 1892.

Losses and claims.....	\$125,250 00
Advance payments.....	991 00
Commissions allowed agents.....	18,692 75
Commissions allowed for collecting assessments.....	1,853 46
Salaries of agents.....	7,507 41
Salaries of officers.....	5,942 50
Salaries and other compensation of office employees.....	3,666 61
Medical examiners fees.....	3,163 50
Rent, advertising and printing.....	1,828 47
Advanced on death claims.....	810 25
Postage and furniture.....	2,211 18
Traveling, legal and all expense accounts.....	2,618 25
Guarantee returned to beneficiaries.....	662 50
Total expenditures.....	\$175,197 88

NET OR INVESTED ASSETS.

Agents ledger balances.....	\$ 4,715 65
Cash in office.....	602 22
Cash deposits in banks on emergency or reserve fund account.....	15,203 04
Guarantee fund notes.....	144,554 00
Total net or invested assets.....	\$165,074 91
Deduct depreciation of assets to bring same to market value and agents' balances unsecured.....	7,574 91
Total net or invested assets less depreciation.....	\$157,500 00

NON-INVESTED ASSETS.

Interest.....	\$ 2,500 00
Gross assets.....	\$160,000 00

LIABILITIES.

Losses adjusted, due and unpaid.....	\$6,000 00
Advance assessments.....	477 87
Total actual liabilities.....	<u>\$6,477 87</u>
Balance, net assets.....	\$153,522, 13

CONTINGENT MORTUARY ASSETS.

Assessments called and not yet due.....	\$21,500 00
Assessments not yet called for losses unadjusted.....	21,500 00
Assessments not yet called for losses resisted.....	<u>7,500 00</u>
Net amount due from members.....	\$50,500 00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted not yet due (eight claims).....	\$17,500 00
Losses in process of adjustment (eight claims).....	20,000 00
Losses resisted (two claims).....	<u>7,500 00</u>
Total contingent mortuary liabilities.....	\$45,000 00

EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force Dec. 31, 1891.....	7,015	\$16,620,000 00
Certificates issued during the year 1892.....	1,829	<u>3,766,250 00</u>
Total.....	8,844	\$20,386,250 00
Certificates ceased to be in force during the year 1892.....	1,620	<u>3,652,750 00</u>
Certificates in force Dec. 31, 1892.....	7,224	<u>\$16,733,500 00</u>
Losses unpaid Dec. 31, 1891.....	18	\$ 42,500 00
Losses incurred during the year 1892.....	51	122,500 00
Losses paid during the year 1892.....	52	125,250 00
Certificates terminated by death during the year 1892.....	51	122,500 00
Certificates terminated by lapse during the year 1892.....	1,569	<u>3,830,250 00</u>

BUSINESS IN COLORADO IN 1892.

Cetificates in force Dec. 31, 1891.....	523	\$1,293,750 00
Certificates issued during the year 1892.....	66	<u>153,750 00</u>
Total.....	589	\$1,447,500 00
Certificates ceased to be in force during the year 1892.....	98	<u>247,500 00</u>
Certificates in force Dec. 31, 1892.....	491	<u>\$1,210,000 00</u>
Certificates terminated by death during the year 1892.....	5	\$ 12,500 00
Certificates terminated by lapse during the year 1892.....	93	235,000 00
Losses unpaid Dec. 31, 1891.....	1	2,500 00
Losses incurred during the year 1892.....	5	12,500 00
Losses paid during the year 1892.....	6	<u>15,000 00</u>

NATIONAL MASONIC ACCIDENT ASSOCIATION.

Principal office.....Des Moines, Iowa.

(Incorporated in 1887.)

CLARK VARNUM, President.

ALF WINGATE, Secretary.

INCOME IN 1892.

Membership fees.....	\$ 9,880 00
Assessments.....	27,938 68
Total income.....	\$37,818 68
Total expenditures.....	34,888 37
Excess of income over expenditures.....	\$2,930 31

EXPENDITURES IN 1892.

Losses and claims	\$15,843 97
Commissions allowed agents.....	9,880 00
Commissions allowed for collecting assessments.....	1,945 96
Salaries of managers and agents.....	2,166 55
Salaries of officers, \$1,550; other compensation of officers, \$500.....	2,050 00
Salaries and other compensation of office employees.....	1,140 00
Medical examiners' fees.....	9 00
Rent, \$50.00; stationery, advertising and printing, \$639.....	689 00
Advanced to officers and agents to be repaid.....	50 00
All other items.....	1,113 89
Total expenditures.....	\$34,888 37

NET OR INVESTED ASSETS.

Cash in bank.....	\$8,166 66
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LIABILITIES.

Advance assessments.....	\$520 05
Balance net assets.....	\$5,646 61

EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force Dec. 31, 1891.....	2,296	\$10,325,250 00
Certificates issued during the year 1892.....	1,976	7,903,000 00
Total.....	4,272	\$18,228,250 00
Certificates ceased to be in force during the year 1892.....	1,347	5,387,250 00
Certificates in force Dec. 31, 1892.....	2,925	\$12,841,000 00
Losses incurred during the year 1892.....	264	\$ 15,843 97
Losses paid during the year 1892.....	264	15,843 97
Certificates terminated by death during the year 1892.....	1	1,000 00
Certificates terminated by lapse during the year 1892.....	1,346	5,386,250 00

BUSINESS IN COLORADO IN 1892.

Certificates in force Dec. 31, 1891.....	82	\$ 313,500 00
Certificates issued during the year 1892.....	177	727,750 00
Total.....	259	\$1,041,250 00
Certificates ceased to be in force during the year 1892.....	52	198,000 00
Certificates in force Dec. 31, 1892.....	207	\$843,250 00
Certificates terminated by lapse during the year 1892.....	52	\$198,000 000
Losses incurred during the year 1892.....	10	1,946 50
Losses paid during the year 1892.....	10	1,946 50

NEW ENGLAND MUTUAL ACCIDENT ASSOCIATION.

Principal office 84 Water St., Boston, Massachusetts.

(Incorporated in 1884.)

AUGUSTUS P. MARTIN, President.

BENJ. F. DYER, Secretary.

INCOME IN 1892.

Membership fees.....	\$ 15,867 08
Annual dues.....	664 75
Assessments.....	130,799 60
Interest.....	1,506 98
Total income.....	\$148,838 41
Total expenditures.....	135,585 48
Excess of income over expenditures.....	\$13,252 93

EXPENDITURES IN 1892.

Losses and claims.....	\$ 57,442 87
Advance payments returned.....	705 52
Commissions and fees allowed agents.....	16,272 60
Commissions allowed for collecting assessments.....	14,016 35
Salaries and other compensation of officers.....	8,760 54
Salaries and other compensation of office employees.....	13,078 24
Medical examiners' fees and other adjustment expenses.....	11,927 79
Rent, taxes, advertising, printing and stationery.....	8,380 94
All other items.....	5,006 63
Total expenditures.....	\$135,585 48

NET OR INVESTED ASSETS.

Cost value of bonds and stocks.....	\$24,933 10
Agents' ledger balances.....	1,774 41
Cash in office.....	840 22
Cash in bank.....	31,161 30
Furniture and fixtures.....	2,897 49
Total net or invested assets.....	\$61,606 52
Deduct depreciation of assets to bring same to market value, and agents' balances unsecured.....	2,267 51
Total net or invested assets less depreciation.....	\$59,339 01

NON-INVESTED ASSETS.

Interest.....	\$ 316 56
Gross assets.....	\$59,655 57

LIABILITIES.

Taxes.....	\$ 150 00
Advance assessments.....	1,300 60
All other (not including contingent mortuary).....	500 00
Total actual liabilities.....	\$1,950 60
Balance net assets.....	\$57,704 97

CONTINGENT MORTUARY AND INDEMNITY ASSETS.

Mortuary or indemnity assessments.....	\$ 4,735 00
Mortuary or indemnity assessments not yet called for losses unadjusted.....	3,106 74
Mortuary or indemnity assessments not yet called for losses resisted.....	11,322 50
Reported.....	1,034 28
Net amount due from members.....	\$20,198 52

CONTINGENT MORTUARY AND INDEMNITY LIABILITIES.

Losses in process of adjustment (number of claims, thirty-three).....	\$ 3,106 74
Losses reported (number of claims twenty-three).....	1,064 28
Losses resisted (number of claims, eight).....	11,322 50
Total contingent mortuary liabilities.....	\$15,463 52

EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force December 31, 1891.....	9,255	\$39,686,500 00
Certificates issued during the year 1892.....	5,952	23,086,000 00
Total.....	15,207	\$62,772,500 00
Certificates ceased to be in force during the year 1892.....	5,343	19,862,750 00
Certificates in force December 31, 1892.....	9,864	\$42,909,750 00
Losses unpaid during the year 1891.....	7	\$ 8,690 00
Losses incurred during the year 1892.....	891	60,075 37
Losses paid during the year 1892.....	890	57,442 87
Certificates terminated by death during the year 1892.....	4	14,250 00
Certificates terminated by lapse during the year 1892.....	5,339	19,848,500 00

BUSINESS IN COLORADO IN 1892.

Certificates in force Dec. 31, 1891.....	33	\$110,750 00
Certificates issued during the year 1892.....	10	41,750 00
Total.....	43	\$152,500 00
Certificates ceased to be in force during the year 1892.....	29	98,500 00
Certificates in force December 31, 1892.....	14	\$54,000 00
Certificates terminated by lapse during the year 1892.....	29	\$98,500 00
Membership fees, dues and assessments.....		288 00
Losses incurred during the year 1892.....	7	147 86
Losses paid during the year 1892.....	7	147 86
Expense.....		132 45
Taxes.....		15

NORTHWESTERN MASONIC AID ASSOCIATION.

Principal office.....Home Insurance Building, Chicago, Illinois.

(Incorporated in 1874.)

DANIEL J. AVERY, President.

C. A. CAPWELL, Secretary,

INCOME IN 1892.

Membership fees.....	\$ 80,038 50
Assessments.....	2,249,108 97
Interest.....	15,922 37
Cash received from all other sources.....	10,371 64
Total income.....	\$2,355,441 48
Total expenditures.....	2,151,066 16
Excess of income over expenditures.....	\$204,375 32

EXPENDITURES IN 1892.

Losses and claims.....	\$1,822,985 72
Advance payments.....	9,937 95
Commissions and fees allowed agents.....	96,161 11
Commissions allowed for collecting assessments.....	13,865 75
Salaries of managers and agents.....	37,371 69
Salaries of officers.....	46,703 91
Salaries and other compensation of office employes.....	44,085 12
Medical examiners' fees.....	15,876 55
Rent, taxes, advertising, stationery and printing.....	23,052 08
All other items including taxes.....	41,026 28
Total expenditures.....	\$2,151,066 16

NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned.....	\$379,623 64
Agents' ledger balances.....	1,834 65
Cash in office.....	100 00
Cash deposits in hands of treasurer.....	408,565 64
Total net or invested assets.....	\$790,123 93
Deduct depreciation of assets to bring same to market value and agents' balances unsecured.....	6,592 39
Total net or invested assets, less depreciation.....	\$783,531 54

NON-INVESTED ASSETS.

Interest.....	\$2,126 63
Gross assets.....	\$785,658 17

LIABILITIES.

Losses adjusted, due and unpaid (1).....	\$ 6,014 28
Advance assessments.....	29,889 60
All other (not including contingent mortuary).....	1,685 40
Total actual liabilities.....	\$ 37,589 28
Balance net assets.....	\$748,068 89

CONTINGENT MORTUARY ASSETS.

Assessments due and unpaid.....	\$ 35,000 00
Assessments not yet called for, losses unadjusted \$9,500.....	
Assessments not yet called for, losses resisted \$1,000.....	
Reported \$181,500, adjusted not due \$325,000.....	517,000 00
Net amount due from members.....	\$552,000 00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted not yet due (number of claims 95).....	\$325,000 00
Losses in process of adjustment (number of claims 4).....	9,500 00
Losses reported (number of claims 59).....	181,500 00
Losses (resisted number of claims 1).....	1,000 00
Total contingent mortuary liabilities.....	\$517,000 00

EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force Dec. 31, 1891.....	58,290	\$155,378,500 00
Certificates issued during the year 1892.....	4,806	\$14,948,500 00
Total.....	63,096	\$170,327,000 00
Certificates ceased to be in force during the year 1892.....	13,679	14,419,000 00
Certificates in force Dec. 31, 1892.....	49,417	\$155,908,000 00
Losses unpaid Dec. 31, 1891.....	134	\$ 375,250 00
Losses incurred during the year 1892.....	661	1,977,000 00
Losses paid during the year 1892.....	635	1,822,985 72
Certificates surrendered.....		6,250 00
Certificates terminated by death during the year 1892.....	661	1,977,000 00
Certificates terminated by death consolidation.....	8,603	854,500 00
Certificates terminated by lapse during the year 1892.....	4,415	11,587,500 00

BUSINESS IN COLORADO IN 1892.

	No.	Amount.
Certificates in force Dec 31, 1892.....	738	\$2,257,500 00
Certificates issued during the year 1892.....	256	748,500 00
Total.....	994	\$3,006,000 00
Certificates ceased to be in force during the year 1892.....	204	373,000 00
Certificates in force Dec. 31, 1892.....	790	\$2,633,000 00
Certificates terminated by death consolidation during the year 1892.....	88	\$ 2,000 00
Certificates terminated by death.....	9	23,500 00
Certificates terminated by lapse during the year 1892.....	107	347,500 00
Membership fees, dues and assessments.....		31,170 75
Losses unpaid Dec. 31, 1891.....	4	11,000 00
Losses incurred during the year 1892.....	9	23,500 00
Losses paid during the year 1892.....	7	16,000 00
Expense.....		6,158 09
Taxes.....		180 25

ODD FELLOWS FRATERNAL ACCIDENT ASSOCIATION OF AMERICA.

Principal office..... Westfield, Massachusetts.

(Incorporated in 1887.)

JAMES NOBLES, Jr., President.

H. N. KINGSBURY, Secretary.

INCOME IN 1892.

Membership fees.....	\$16,485 00
Annual dues.....	23,024 55
Assessments.....	46,049 11
Cash received from all other sources.....	6,000 00
Total income.....	\$91,558 66
Total expenditures.....	88,890 64
Excess of income over expenditures.....	\$2,668 02

EXPENDITURES IN 1892.

Losses and claims.....	\$ 48,649 18
Commissions and fees allowed agents.....	28,238 58
Salaries of officers.....	6,250 36
Salaries and other compensation of office employees.....	2,044 00
Rent, advertising and printing.....	1,589 84
All other items.....	2,118 68
Total expenditures.....	\$88,890 64

NET OR INVESTED ASSETS.

Cash deposits in banks on emergency or reserve fund account.....	\$2,605 64
Cash in vault.....	7,035 00
Total net or invested assets.....	\$9,640 64
Gross assets.....	\$9,640 64

LIABILITIES.

Borrowed money	\$6,000 00
Balance net assets	\$3,640 64

CONTINGENT MORTUARY ASSETS.

Assessments called and not yet due	\$ 3,647 75
Assessments not yet called for, losses unadjusted and resisted	14,900 00
Net amount due from members	\$18,547 75

EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force Dec. 31, 1891	8,021	\$23,487,140 00
Reinstatements in 1892	492	1,427,750 00
Certificates issued during the year 1892	3,297	8,789,100 00
Total	11,810	\$33,703,990 00
Certificates ceased to be in force during the year 1892	2,328	6,131,300 00
Certificates in force Dec. 31, 1892	9,482	\$27,572,690 00
Losses unpaid Dec. 31, 1891	1	\$ 6,143 00
Losses incurred during the year 1892	683	42,506 18
Losses paid during the year 1892	684	48,649 18
Certificates terminated by lapse during the year 1892	2,328	6,131,300 00

BUSINESS IN COLORADO IN 1892.

Certificates in force Dec. 31, 1891	75	\$207,750 00
Reinstatements	13	32,250 00
Certificates issued during the year 1892	240	559,000 00
Total	328	\$799,000 00
Certificates ceased to be in force during the year 1892	74	130,500 00
Certificates in force Dec. 31, 1892	254	\$668,500 00
Certificates terminated by lapse during the year 1892	74	\$130,500 00
Losses incurred during the year 1892	9	303 53
Losses paid during the year 1892		303 53

ODD FELLOWS MUTUAL AID AND ACCIDENT ASSOCIATION.

Principal office.....Piqua, Ohio.

(Incorporated in 1892.)

J. R. GEORGE, President.

J. L. MCKINNEY, Secretary.

INCOME IN 1892.

Membership fees	\$ 15,414 60
Annual dues	19,313 81
Assessments	201,158 61
Total income	\$235,887 02

EXPENDITURES IN 1892.

Losses and claims.....	\$96,290 00
Commissions and fees allowed to agents.....	2,111 27
Commissions allowed for collecting assessments.....	5,655 24
Salaries of managers and agents.....	14,402 95
Salaries and other compensation of officers.....	5,100 00
Salaries and other compensation of office employees.....	2,200 00
Rent, postage, advertising and printing.....	1,616 59
All other items.....	9,244 61
Total expenditures.....	\$236,620 66
Total income.....	235,887 02
Excess of expenditures over income.....	\$733 64

NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned.....	\$ 8,261 50
Cash in bank.....	17,540 45
Total net or invested assets.....	\$25,801 95

NON-INVESTED ASSETS.

Interest.....	\$294 00
Gross assets.....	\$26,095 95

LIABILITIES.

(None.)

CONTINGENT MORTUARY ASSETS,

Assessments due and unpaid.....	\$ 8,117 15
Reported.....	54,000 00
Total due from members.....	\$62,117 15
Deduct estimated cost of collection.....	4,500 00
Net amount due from members.....	\$57,617 15

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted not yet due (number of claims 16).....	\$25,000 00
Losses in process of adjustment (number of claims 10).....	16,000 00
Losses reported (number of claims 5).....	12,000 00
Total contingent mortuary liabilities.....	\$53,000 00

EXHIBIT OF CERTIFICATES.

Certificates in force Dec. 31, 1891.....	12,304	\$19,555,000 00
Reinstatements during 1892.....	148	218,000 00
Certificates issued during the year 1892.....	3,328	4,899,000 00
Total.....	15,780	\$24,672,000 00
Certificates ceased to be in force during the year 1892.....	2,044	3,034,000 00
Certificates in force Dec. 31, 1892.....	13,736	\$21,638,000 00
Losses unpaid Dec. 31, 1891.....	29	57,000 00
Losses incurred during the year 1892.....	94	164,000 00
Losses paid during the year 1892.....	92	167,500 00
Certificates terminated by death during the year 1892.....	94	164,000 00
Certificates terminated by lapse during the year 1892.....	1,950	2,870,000 00

BUSINESS IN COLORADO IN 1892.

Certificates in force Dec. 31, 1891.....	86	\$166,000 00
Reinstated during 1892.....	1	2,000 00
Certificates issued during the year 1892.....	98	179,000 00
Total.....	185	\$347,000 00
Deduct certificates ceased to be in force during the year 1892.....	23	39,000 00
Certificates in force Dec. 31, 1892.....	162	\$308,000 00
Certificates terminated by death during the year 1892.....	2	\$ 4,000 00
Certificates terminated by lapse during the year 1892.....	21	35,000 00
Membership fees, dues and assessments.....		2,162 80
Losses incurred during the year 1892.....	2	4,000 00
Losses paid during the year 1892.....	1	1,000 00

PREFERRED MASONIC MUTUAL ACCIDENT ASSOCIATION OF AMERICA.

Principal office Detroit, Michigan.

(Incorporated in 1889.)

CLARK J. WHITNEY, President.

ALBERT C. MILLER, Secretary.

INCOME IN 1892.

Membership fees.....	\$ 9,736 00
Assessments.....	24,293 37
Cash received from all other sources.....	5,162 27
Total income.....	\$39,191 64
Total expenditures.....	32,089 08
Excess of income over expenditures.....	\$7,102 56

EXPENDITURES IN 1892.

Losses and claims.....	\$ 8,924 83
Advance payments returned.....	45 74
Commissions and fees allowed agents.....	13,069 14
Salaries and other compensation of officers.....	1,722 00
Salaries and other compensation of office employees.....	2,057 90
Medical examiners' fees.....	246 93
Rent, taxes, advertising and printing.....	2,440 25
All other items.....	3,582 29
Total expenditures.....	\$32,089 08

NET OR INVESTED ASSETS.

Ledger balances.....	\$ 2,585 14
Cash in office.....	1,444 69
Cash deposits in banks on emergency or reserve fund account.....	11,314 35
Total net or invested assets.....	\$15,344 13
Deduct depreciation of assets to bring same to market value, and agents' balances unsecured.....	2,585 14
Total net or invested assets less depreciation.....	\$12,758 99
Gross assets.....	\$12,758 99

LIABILITIES.

Advance assessments.....	\$ 412 50
All other (not including contingent mortuary liabilities).....	125 00
Total actual liabilities.....	\$537 50
Balance net assets.....	\$12,221 49

CONTINGENT MORTUARY AND INDEMNITY ASSETS.

Assessments called and not yet due.....	\$ 1,800 00
Assessments due and unpaid.....	1,073 00
Assessments not yet called for losses unadjusted.....	1,444 69
Assessments not yet called for losses resisted.....	15,950 00
Total due from members.....	\$20,267 69
Deduct estimated cost of collection.....	1,013 39
Net amount due from members.....	\$19,254 30

CONTINGENT MORTUARY AND INDEMNITY LIABILITIES.

Losses adjusted and not yet due (number of claims one).....	\$ 1,800 00
Losses in process of adjustment (number of claims twenty-two).....	1,444 69
Losses resisted (number of claims four).....	15,950 00
Total contingent mortuary and indemnity liabilities.....	\$19,194 69

EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force Dec. 31, 1891.....	2,015	\$ 9,470,000 00
Certificates issued during the year 1892.....	2,451	11,477,500 00
Total.....	4,466	\$20,947,500 00
Certificates ceased to be in force during the year 1892.....	1,686	7,952,500 00
Certificates in force Dec. 31, 1892.....	2,780	\$12,995,000 00
Losses incurred during the year 1892.....	130	\$ 8,924 83
Losses paid during the year 1892.....	130	8,924 83
Certificates terminated by lapse during the year 1892.....	1,423	6,755,000 00

BUSINESS IN COLORADO IN 1892.

None.

PROVIDENT FUND SOCIETY.

Principal office.....29 Broadway, New York City.

(Incorporated in 1886.)

A. N. LOCKWOOD, President.

W. L. SMITH, Acting Secretary.

INCOME IN 1892.

Membership fees.....	\$ 13 50
Assessments.....	74,821 80
Interest.....	278 00
Total income.....	\$75,113 30
Total expenditures.....	73,613 93
Excess of income over expenditures.....	\$ 1,499 37

EXPENDITURES IN 1892.

Losses and claims.....	\$22,278 40
Advance payments returned.....	84 29
Commissions allowed for collecting assessments.....	9,189 84
Salaries of managers and agents.....	4,297 30
Salaries and other compensation of officers.....	6,882 62
Salaries and other compensation of office employees.....	6,376 91
Rent, taxes, advertising and printing.....	7,163 13
All other items.....	17,341 44
Total expenditures.....	\$73,613 93

NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned.....	\$ 5,150 00
Agents' ledger balances.....	7,626 24
Cash in office.....	9,703 82
Total net or invested assets.....	\$22,480 06
Gross assets.....	\$22,480 06

LIABILITIES.

Advance assessments.....	\$ 1,730 78
Balance net assets.....	\$20,749 28

CONTINGENT MORTUARY ASSETS.

One assessment on membership now in course of collection.....	\$30,280 00
Net amount due from members	\$30,280 00

CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment (number of claims fifty-seven).....	\$30,218 40
Losses resisted (number of claims thirteen).....	16,097 07
Total contingent mortuary liabilities.....	\$19,315 47

EXHIBIT OF CERTIFICATES.

	<i>No.</i>	<i>Amount.</i>
Certificates in force Dec. 31, 1891.....	7,726	\$30,849,650 00
Certificates issued during the year 1892.....	7,454	29,060,000 00
Total	15,180	\$59,909,650 00
Certificates ceased to be in force during the year 1892.....	7,225	27,439,650 00
Certificates in force Dec. 31, 1892.....	7,955	\$32,470,000 00
Losses under investigation Dec. 31, 1892.....	57	\$ 3,218 40
Losses paid during the year 1892.....	586	22,278 40
Certificates terminated by lapse during the year 1892.....	7,225	27,439,650 00

BUSINESS IN COLORADO IN 1892.

Certificates in force Dec. 31, 1891.....	227	\$992,000 00
Certificates issued during the year 1892.....	190	895,000 00
Total	417	\$1,887,000 00
Certificates ceased to be in force during the year 1892.....	211	927,500 00
Certificates in force Dec. 31, 1892.....	206	\$959,500 00
Certificates terminated by lapse during the year 1892.....	211	\$927,500 00
Membership fees, dues and assessments.....		2,211,86
Losses under investigation Dec. 31, 1892	1	150 00
Losses paid during the year 1892.....	14	1,054 96

RAILWAY OFFICIALS AND EMPLOYES ACCIDENT ASSOCIATION.

Principal office.....24 to 32 Ingalls Block, Indianapolis, Ind.

(Incorporated in 1889.)

CHALMERS BROWN, President.

WILLIAM K. BELLIS, Secretary.

INCOME IN 1892.

Assessments.....	\$421,449 64
Interest.....	180 00
Total income.....	\$421,629 64
Total expenditures.....	415,354 72
Excess of income over expenditures.....	\$6,274 92

EXPENDITURES IN 1892.

Losses and claims.....	\$248,435 20
Commissions and fees allowed to agents.....	96,666 43
Commissions allowed for collecting assessments.....	17,222 79
Salaries of managers and agents.....	3,200 01
Salaries of officers.....	5,720 71
Salaries and other compensation of office employes.....	15,207 04
Medical examiners fees.....	2,795 25
Rent, taxes, advertising and printing.....	12,025 36
All other items.....	13,181 93
Total expenditures.....	\$415,354 72

NET OR INVESTED ASSETS.

Agents' ledger balances.....	\$ 3,229 99
Cash in office.....	5,213 81
Cash deposits in banks on emergency or reserve fund account.....	10,150 00
All other deposits.....	12,068 38
Total net or invested assets.....	\$30,662 18

NON-INVESTED ASSETS

Accepted cash orders on railway paymasters and others.....	\$196,991 31
Office fixtures, furniture and supplies.....	3,500 00
Total non-invested assets.....	\$200,491 31
Gross assets.....	\$231,153 49

LIABILITIES.

(None.)

Balance net assets.....	\$231,153 49
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CONTINGENT MORTUARY ASSETS.

Losses adjusted not yet due (number of claims eight).....	\$11,850 00
Losses resisted (number of claims two).....	3,500 00
Total contingent mortuary liabilities.....	\$15,350 00

EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force Dec. 31, 1891.....	22,281	\$43,784,595 00
Certificates issued during the year 1892.....	21,354	37,296,400 00
Total.....	43,635	\$81,080,995 00
Certificates ceased to be in force during the year 1892.....	23,249	47,268,810 00
Certificates in force Dec. 31, 1892.....	20,386	\$33,812,185 00
Losses incurred during the year 1892.....	4,128	\$ 261,285 20
Losses paid during the year 1892.....	4,118	248,435 20
Certificates terminated (by death, 74; lost limb, 14) during the year '92.....	88	93,800 00
Certificates terminated by lapse during the year 1892.....	23,161	47,175,010 00

BUSINESS IN COLORADO IN 1892.

Certificates in force Dec. 31, 1891.....	930	\$2,208,675 00
Certificates issued during the year 1892.....	1,221	2,025,050 00
Total.....	2,151	\$4,233,725 00
Certificates ceased to be in force during the year 1892.....	1,011	2,323,770 00
Certificates in force Dec. 31, 1892.....	1,140	\$1,909,955 00
Certificates terminated (by death, 7; lost limb 1) during the year 1892.....	8	\$ 7,595 00
Certificates terminated by lapse during the year 1892.....	1,003	2,315,875 00
Membership fees, dues and assessments.....		25,451 98
Losses incurred during the year 1892.....	205	18,391 52
Losses paid during the year 1892.....	203	16,591 52
Expense.....		8,203 84
Taxes.....		7 13

SECURITY MUTUAL LIFE ASSOCIATION.

Principal office.....Phelps Bank Building, Binghamton, N. Y.

(Incorporated in 1886.)

H. J. GAYLORD, President.

CHAS. M. TURNER, Secretary.

INCOME IN 1892.

Assessments.....	\$123,709 05
Medical examiners' fees.....	1,002 00
Interest and rents.....	4,731 64
Cash received from all other sources.....	109 07
Total income.....	\$129,551 76
Total expenditures.....	113,866 76
Excess of income over expenditures.....	\$15,685 00

EXPENDITURES IN 1892.

Losses and claims.....	\$53,229 95
Advance payments returned.....	75 00
Commissions and fees allowed to agents.....	22,158 84
Commissions allowed for collecting assessments.....	1,896 37
Salaries of managers and agents.....	4,689 96
Salaries of officers.....	3,466 75
Salaries and other compensation of office employees.....	4,975 00
Medical examiners' fees.....	4,152 50
Rent, taxes, advertising and printing.....	4,645 10
Advances to officers and agents to be repaid.....	11,767 43
All other items.....	2,806 86
Total expenditures.....	\$113,866 76

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NET OR INVESTED ASSETS.

Cost value of real estate owned.....	\$ 53,300 00
Loans on real estate.....	38,000 00
Cost value of bonds and stocks.....	1,000 00
Agents' ledger balances.....	10,960 26
Cash in office.....	2,879 66
Cash deposits in banks on emergency or reserve fund account.....	14,718 79
All other deposits.....	31,774 82
Total net or invested assets.....	\$152,633 53
Deduct depreciation to bring same to market value and agents' balances unsecured.....	55 00
Total net or invested assets less depreciation.....	\$152,578 53

NON-INVESTED ASSETS.

Interest.....	\$ 789 50
Furniture and fixtures.....	3,200 00
Market value of bonds and stocks over cost.....	25 85
Total non-invested assets.....	\$4,015 35
Gross assets.....	\$156,593 88

LIABILITIES.

Salaries, rents and office expense.....	\$ 650 00
Borrowed money.....	3,000 00
All other (not including contingent mortuary).....	1,628 72
Total actual liabilities.....	\$5,278 72
Balance net assets.....	\$151,315 16

CONTINGENT MORTUARY ASSETS.

Assessments called and not yet due.....	\$20,383 88
Assessments due and unpaid.....	3,524 84
Total due from members.....	\$23,908 72
Deduct estimated cost of collection.....	430 00
Net amount due from members.....	\$23,478 72

CONTINGENT MORTUARY LIABILITIES.

Losses reported (number of claims two).....	\$2,000 00
All other contingent liabilities.....	3,050 00
Total contingent mortuary liabilities.....	\$5,050 00

EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force Dec. 31, 1891.....	3,138	\$5,701,500 00
Certificates revived during the year 1892.....	8	19,000 00
Certificates issued during the year 1892.....	1,375	3,167,250 00
Total.....	4,521	\$8,887,750 00
Certificates ceased to be in force during the year 1892.....	655	1,223,950 00
Certificates in force Dec. 31, 1892.....	3,866	\$7,663,800 00
Losses unpaid December 31, 1891.....	2	\$ 8,950 00
Losses incurred during the year 1892.....	26	53,500 00
Losses paid during the year 1892.....	26	57,400 00
Certificates terminated by death during the year 1892.....	26	53,500 00
Certificates terminated by lapse during the year 1892.....	545	987,450 00

BUSINESS IN COLORADO IN 1892.

Certificates in force Dec. 31, 1891	25	\$ 53,000 00
Certificates issued during the year 1892.....		
Total.....		\$53,000 00
Certificates ceased to be in force during the year 1892.....	9	21,000 00
Certificates in force Dec. 31, 1892.....	14	\$32,000 00
Membership fees, dues and assessments.....		\$525 35
Expense.....		582 16

SUPREME COUNCIL OF THE ORDER OF CHOSEN FRIENDS.

Principal office.....96½ East Market St., Indianapolis, Indiana.

(Incorporated in 1879.)

H. H. MORSE, President.

THOS. B. LINN, Secretary.

INCOME IN 1892.

Membership fees.....	\$ 6,062 00
Annual dues.....	37,866 32
Assessments.....	967,814 24
Interest	150 00
Cash received from all other sources.....	4,862 59
Total income.....	\$1,016,755 15
Total expenditures.....	993,090 76
Excess of income over expenditures.....	\$23,664 39

EXPENDITURES IN 1892.

Losses and claims.....	\$938,450 00
Salaries of officers.....	8,700 00
Salaries and other compensation of office employes.....	9,211 56
Rent, advertising and printing.....	8,397 76
All other items.....	28,331 44
Total expenditures.....	\$993,090 76

NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned.....	\$ 6,363 78
Ledger balances.....	6,706 27
Cash in office.....	20 00
Cash in banks on emergency or reserve fund account.....	25,758 96
All other deposits.....	10,000 00
Total net or invested assets.....	\$48,849 01

NON-INVESTED ASSETS.

Per capita tax.....	\$ 7,151 30
Extension fund due.....	9,748 64
Total non-invested assets.....	\$16,899 94
Gross assets.....	\$65,748 95

LIABILITIES.

All liabilities (not including contingent mortuary) viz.: bills payable.....	\$ 492 97
Balance net assets.....	\$65,255 98

CONTINGENT MORTUARY ASSETS.

Assessments called and not yet due.....	\$ 68,565 65
Assessments due and unpaid	614 55
Assessments not yet called for losses unadjusted.....	15,000 00
Assessments not yet called for losses resisted.....	1,000 00
Reported.....	126,000 00
Net amount due from members.....	\$211,180 20

CONTINGENT MORTUARY LIABILITIES

Losses adjusted not yet due (number of claims thirty-three).....	\$ 45,000 00
Losses in process of adjustment (number of claims ten).....	15,000 00
Losses reported (number of claims seventy).....	126,000 00
Losses resisted.....	1,000 00
Total contingent mortuary liabilities.....	\$190,000 00

EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force Dec. 31, 1891.....	37,958	\$61,181,000 00
Certificates issued during the year 1892.....	4,100	5,012,500 00
Total.....	42,058	\$66,193,500 00
Certificates ceased to be in force during the year 1892.....	4,414	6,250,500 00
Certificates in force Dec. 31, 1892.....	37,644	\$59,943,000 00
Losses unpaid Dec. 31, 1891.....	114	\$ 197,000 00
Losses incurred during the year 1892.....	507	931,450 00
Losses paid during the year 1892.....	507	938,450 00
Certificates terminated by death during the year 1892.....	507	931,450 00
Certificates terminated by lapse during the year 1892.....	3,907	5,319,050 00

BUSINESS IN COLORADO IN 1892.

Certificates in force Dec. 31, 1891.....	320	\$290,500 00
Certificates issued during the year 1892.....	35	49,000 00
Total	355	\$339,500 00
Certificates ceased to be in force during the year 1892.....	136	80,500 00
Certificates in force December 31, 1892.....	219	\$259,000 00
Certificates terminated by lapse during the year 1892.....	136	80,500 00
Membership fees, dues and assessments.....		4,332 90

SUPREME COURT INDEPENDENT ORDER OF FORESTERS.

Principal office.....Cor. King and Younge Sts., Toronto, Canada.

(Incorporated in 1881.)

ORONLEY ATEKLEA, M. D., President. JOHN A. MCGILLIVRAY, I. C., Secretary.

INCOME IN 1892.

Membership fees.....	\$ 31,405 00
Annual dues.....	17,715 75
Assessments.....	530,115 93
Interest and rent.....	13,844 67
Cash received from all other sources.....	12,623 27
Total income.....	\$605,704 62
Total expenditures.....	433,904 97
Excess of income over expenditures.....	\$171,799 65

EXPENDITURES IN 1892.

Losses and claims.....	\$340,748 82
Salaries of managers and agents.....	10,570 36
Salaries of officers.....	12,400 00
Salaries and other compensation of office employes.....	7,250 59
Medical examiners' fees.....	5,215 75
Rent, advertising and printing.....	10,349 00
All other items.....	47,370 45
Total expenditures.....	\$433,904 97

NET OR INVESTED ASSETS.

Loans on real estate.....	\$140,515 25
Cost value school lands, municipal debentures owned.....	155,175 83
Cash in office.....	4,274 03
Cash deposits in banks on emergency or reserve fund account.....	177,678 11
All other deposits.....	102,954 63
Total net or invested assets.....	\$580,597 85

NON-INVESTED ASSETS.

Interest.....	\$ 4,213 23
Rents.....	87 50
Balances due by high courts.....	12,359 42
Value of supplies in stock for sale.....	6,037 18
Total non-invested assets.....	\$ 22,697 33
Gross assets.....	\$603,295 18

LIABILITIES.

None.

Balance net assets.....	\$603,295 18
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CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment (number of claims five).....	\$ 4,050 00
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EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force Dec. 31, 1891.....	31,667	\$38,754,000 00
Certificates issued during the year 1892.....	13,916	17,489,000 00
Total.....	45,583	\$56,243,000 00
Certificates ceased to be in force during the year 1892.....	2,559	3,000,000 00
Certificates in force Dec. 31, 1892.....	43,024	\$53,243,000 00
Losses unpaid Dec. 31, 1891.....	25	\$ 26,900 00
Losses incurred during the year 1892.....	209	255,000 00
Losses paid during the year 1892.....	232	277,350 00
Certificates terminated by death during the year 1892.....	209	255,000 00
Certificates terminated by lapse during the year 1892.....	2,350	2,745,000 00

BUSINESS IN COLORADO IN 1892.

None.

UNITED STATES MASONIC BENEVOLENT ASSOCIATION.

Principal office.....Masonic Temple, Council Bluffs, Iowa.

(Incorporated in 1884.)

JOSEPH R. REED, President.

WILLIAM J. JAMESON, Secretary.

INCOME IN 1892.

Membership fees.....	\$ 18,650 00
Assessments.....	208,775 00
Interest.....	8,174 02
Guarantee fund.....	17,147 20
Advance assessments.....	8,312 96
Total income.....	\$261,059 18
Total expenditures.....	225,117 82
Excess of income over expenditures.....	\$35,941 36

EXPENDITURES IN 1892.

Losses and claims.....	\$143,100 00
Commissions and fees allowed agents.....	18,650 00
Commissions allowed for collecting assessments.....	5,126 26
Salaries of managers and agents.....	12,384 00
Salaries of officers and clerk hire.....	20,955 70
Medical examiners' fees.....	2,908 50
Advertising and printing.....	1,238 30
Postage.....	1,898 54
Travelling expense.....	3,232 38
Expense, including taxes and rent.....	6,813 78
Assessments paid from advance assessments.....	8,418 75
General fund.....	391 61
Total expenditures.....	\$225,117 82

NET OR INVESTED ASSETS.

Guaranty notes.....	\$118,479 00
Loans on real estate.....	52,800 00
Agents ledger balances.....	6,759 42
Cash in bank.....	12,691 23
Cash deposits in banks on emergency or reserve fund account.....	1,000 00
Total net or invested assets.....	\$191,729 65

NON-INVESTED ASSETS.

Interest.....	\$ 9,174 02
Gross assets.....	\$200,903 67

LIABILITIES.

Advance assessments.....	\$498 10
Balance, net assets.....	\$200,405 57

CONTINGENT MORTUARY ASSETS.

Assessments reported.....	\$54,400 00
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CONTINGENT MORTUARY LIABILITIES.

Losses reported.....	\$54,400 00
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EXHIBIT OF CERTIFICATES.

	<i>No.</i>	<i>Amount.</i>
Certificates in force Dec. 31, 1891.....	8,086	\$20,067,500 00
Certificates issued during the year 1892.....	2,643	6,191,250 00
Total.....	10,729	\$26,258,750 00
Certificates ceased to be in force during the year 1892.....	1,885	4,552,500 00
Certificates in force December 31, 1892.....	8,844	\$21,706,250 00
Losses unpaid December 31, 1891.....	8	\$ 20,000 00
Losses incurred during the year 1892.....	71	177,500 00
Losses paid during the year 1892.....	57	142,500 00
Certificates terminated by death during the year 1892.....	71	177,500 00
Certificates terminated by lapse during the year 1892.....	1,814	4,375,000 00

BUSINESS IN COLORADO IN 1892.

Certificates in force Dec. 31, 1891.....	874	\$2,178,750 00
Certificates issued during the year 1892.....	97	226,250 00
Total.....	971	\$2,405,000 00
Certificates ceased to be in force during the year 1892.....	65	161,250 00
Certificates in force Dec. 31, 1892.....	906	\$2,243,750 00
Certificates terminated by death during the year 1892.....	6	\$ 15,000 00
Certificates terminated by lapse during the year 1892.....	59	146,250 00
Membership fees, dues and assessments.....		23,109 80
Losses incurred during the year 1892.....	6	15,000 00
Losses paid during the year 1892.....	2	5,000 00

UNITED STATES MUTUAL ACCIDENT ASSOCIATION.

Principal office.....320, 322 and 324 Broadway, New York City.

(Incorporated in 1848.)

CHARLES B. PEET, President.

JAMES R. PITCHER, Secretary.

INCOME IN 1892.

Membership fees.....	\$ 50,424 00
Assessments.....	921,024 21
Interest	7,019 40
Total income	<u>\$978,467 61</u>

EXPENDITURES IN 1892.

Losses and claims.....	\$444,739 24
Advance payments returned.....	912 32
Commissions and fees allowed agents.....	133,618 63
Commissions allowed for collecting assessments.....	30,204 52
Salaries of managers and agents.....	97,478 01
Salaries of officers.....	30,722 20
Salaries and other compensation of office employes.....	92,427 65
Medical examiners' fees.....	21,600 98
Rent, \$19,864.63; taxes, \$5,524.22; advertising and printing, \$35,617.87.....	61,006 72
Legal expenses.....	14,056 77
Traveling expenses.....	11,168 61
Books and stationery.....	8,647 93
Postage and exchange.....	18,894 04
Miscellaneous charges.....	14,398 59
Furniture and fixtures.....	534 14
Total expenditures.....	<u>\$980,410 35</u>
Total income.....	978,467 61
Excess of expenditures over income.....	<u>\$1,942 74</u>

NET OR INVESTED ASSETS.

Loans on real estate.....	\$92,500 00
Cost value of bonds and stocks owned.....	11,837 47
Agents' ledger balances secured.....	15,488 36
Cash in office.....	9,639 75
Cash deposits in banks on emergency or reserve fund account.....	29,731 52
All other deposits.....	6,595 99
Total net or invested assets.....	<u>\$165,793 09</u>

NON-INVESTED ASSETS.

Interest	\$ 866 49
Furniture fixtures and supplies not included, \$22,000.....	
Gross assets.....	<u>\$166,659 58</u>

LIABILITIES.

Advance assessments.....	\$ 10,102 55
All other (not including contingent, mortuary) unpaid accounts estimated....	6,000 00
Total actual liabilities.....	<u>\$ 16,102 55</u>
Balance net assets.....	<u>\$150,557 03.</u>

CONTINGENT MORTUARY AND INDEMNITY ASSETS.

Assessments not yet called for losses unadjusted.....	\$33,250 00
Assessments not yet called for losses resisted.....	13,000 00
Reported.....	15,000 00
Total mortuary assessments due.....	\$61,250 00
Indemnity assessments called and not yet due	\$14,619 57
Indemnity assessments reported	21,700 84
Total indemnity assessments due.....	\$36,320 41
Total due from members.....	\$97,570 41
Deduct estimated cost of collection.....	4,147 00
Net amount due from members.....	\$93,423 41

CONTINGENT MORTUARY AND INDEMNITY LIABILITIES.

Mortuary claims in process of adjustment (number of claims seven).....	\$33,250 00
Mortuary claims reported, \$15,000.00; resisted, \$13,000.00.....	28,000 00
Total contingent mortuary claims.....	\$61,250 00
Indemnity claims in process of adjustment (number of claims two hundred and seventeen)	\$14,303 74
Indemnity claims reported and probable liability thereon (number of claims one hundred and nine)	6,599 39
Indemnity claims resisted (number of claims three).....	797 71
Total contingent indemnity claims	\$21,700 84
Total contingent liabilities.....	\$82,950 84

EXHIBIT OF CERTIFICATES.

	No.	Amount.
Certificates in force Dec. 31, 1891.....	58,518	\$285,362,150 00
Certificates issued during the year 1892.....	25,212	121,663,500 00
Reinstated	285	1,389,800 00
Total.....	84,015	\$408,415,450 00
Certificates ceased to be in force during the year 1892.....	24,082	115,150,300 00
Certificates in force Dec. 31, 1892.....	59,933	\$293,265,150 00
Losses unpaid Dec. 31, 1891.....	211	\$ 82,526 08
Losses incurred during the year 1892.....	3,502	445,164 00
Losses paid during the year 1892.....	3,371	444,739 24
Certificates terminated by death during the year 1892.....	29	127,150 00
Certificates terminated by lapse during the year 1892.....	24,053	115,023,150 00

BUSINESS IN COLORADO IN 1892.

Certificates in force Dec. 31, 1891.....	516	\$2,512,000 00
Certificates issued during the year 1892.....	387	1,891,300 00
Reinstated	7	33,000 00
Total	910	\$4,436,300 00
Certificates ceased to be in force during the year 1892.....	315	1,529,300 00
Certificates in force Dec. 31, 1891.....	595	\$2,907,000 00
Certificates terminated by death during the year 1892.....	1	\$ 250 00
Certificates terminated by lapse during the year 1892.....	314	1,529,050 00
Membership fees, dues and assessments.....		9,848 00
Losses unpaid December 31, 1891.....	4	195 00
Losses incurred during the year 1892.....	38	4,892 47
Losses paid during the year 1892.....	39	4,583 90

TABLE I.

Showing assets, liabilities, income and expenditures of Assessment Companies transacting business in Colorado for the year ending December 31, 1892.

ASSOCIATIONS AND SOCIETIES.	LOCATION	ASSETS			TOTAL	RECEIPTS.			DISBURSEMENTS		
		Invested and non-invested assets	Contingent assets	Total assets		Liabilities.	Paid by members.	Other receipts	Total receipts	Paid for claims and to members	Other expenditures.	Total disbursements
American Accident Company	Louisville, Kentucky	\$ 120,788 32	\$ 7,047 98	\$ 128,436 30	\$ 7,647 98	\$ 88,846 32	\$ 12,000 00	\$ 100,846 32	\$ 24,691 91	\$ 63,240 82	\$ 8,605 73
Miss Accident Insurance Company	Boston, Massachusetts	20,028 28	3,909 12	23,937 40	8,902 93	19,792 66	6,361 61	56,151 30	6,115 29	39,054 43	13,399 72
Bankers Alliance of California	Los Angeles, California	75,522 33	11,125 00	86,647 33	7,500 00	59,277 71	895 11	51,112 85	29,360 00	17,537 78	16,697 18
Bankers Life Association	Des Moines, Iowa	1,073,695 53	12,570 00	1,116,265 53	25,313 50	340,711 51	212,682 10	523,063 59	215,300 53	110,148 81	301,139 36
Bay State Beneficiary Association	Westfield, Massachusetts	201,401 70	148,000 00	349,401 70	118,000 00	555,000 25	8,550 00	643,550 25	481,550 00	95,070 00	580,620 00
Connecticut Indemnity Association	Waterbury, Connecticut	156,000 08	14,028 82	170,028 90	30,355 26	111,233 93	29,227 61	110,353 54	55,338 27	130,814 34	130,814 34
Covenant Mutual Benefit Association	Galesburg, Illinois	634,898 49	181,670 00	1,111,299 49	34,339 65	1,385,503 71	11,173 76	1,115,679 17	992,283 36	112,578 12	1,001,861 78
Des Moines Life Association	Des Moines, Iowa	105,107 75		105,107 75	4,000 00	74,069 19	29,150 63	104,020 22	10,921 00	31,507 72	72,631 52
Equitable Mutual Life and Endowment Association	Waterloo, Iowa	71,805 93	27,000 00	98,805 93	27,051 80	96,028 65	4,673 89	100,702 54	60,000 00	34,563 30	94,563 30
Fidelity Mutual Aid Association	San Francisco, California	21,060 00		21,060 00	85 87	80,961 93	389 61	81,351 52	17,820 12	55,001 80	73,722 02
Fidelity Mutual Life Association	Philadelphia, Pennsylvania	633,308 70	1,148,323 10	1,802,001 80	190,333 11	777,216 03	27,301 28	804,508 01	359,165 56	301,178 11	660,343 97
Guarantee Fund Life Association	Council Bluffs, Iowa	16,655 10		16,655 10	17 00	6,228 32	11,711 20	20,952 52	1,808 40	7,001 56	8,851 06
Hartford Life Annuity Insurance Company	Hartford, Connecticut	1,250,001 00	364,543 75	1,614,544 75	1,541,204 36	1,505,621 82	141,545 90	1,647,167 72	1,601,011 88	377,105 93	1,668,020 83
Iowa Mutual Benefit Association	Toledo, Iowa	30,259 47	7,500 00	37,759 47	12,610 53	13,638 05	1,002 32	18,625 37	32,131 70	17,051 07	19,188 37
Kansas Mutual Life Association	Topeka, Kansas	167,507 06	21,232 21	188,739 27	48,647 61	118,000 00	7,069 66	155,069 62	96,800 00	64,591 14	131,391 14
Masonic Fraternal Accident Association of America	Westfield, Massachusetts	33,127 62	25,012 00	58,139 62	3,777 61	110,490 73	6,093 87	116,584 60	67,577 01	94,789 00	130,570 91
Massachusetts Benefit Association	Boston, Massachusetts	1,000,101 70	340,000 00	1,340,101 70	395,120 00	1,257,550 50	210,000 52	2,167,550 52	1,525,278 35	175,086 11	2,000,364 46
Mutual Accident Association of the Northwest	Chicago, Illinois	13,352 17	36,000 00	49,352 17	11,109 03	132,611 00	667 73	133,278 73	58,198 99	50,801 71	118,000 00
Mutual Reserve Fund Life Association	New York, New York	3,729,507 67	1,625,718 39	5,355,226 06	1,739,053 37	3,616,172 69	1,007,203 31	4,623,376 00	2,502,331 01	1,088,730 31	3,591,061 32
National Benevolent Association	Minneapolis, Minnesota	109,000 00	20,000 00	129,000 00	51,177 87	183,500 53	18,300 17	125,200 60	49,917 88	155,082 88	155,082 88
National Masonic Accident Association	Des Moines, Iowa	6,106 66		6,106 66	520 15	5,588 68	37,818 08	43,406 76	19,011 10	24,395 66	31,888 37
New England Mutual Accident Association	Boston, Massachusetts	7,065 55	24,098 72	31,164 27	17,411 12	117,331 13	1,006 98	118,338 11	57,112 87	57,112 87	155,550 98
Northwestern Masonic Aid Association	Chicago, Illinois	7,568 15	52,040 00	59,608 15	54,559 28	2,320,117 41	26,291 01	2,346,408 42	1,820,985 12	328,000 44	2,148,985 56
Old Fellows Fraternal Accident Association of America	Westfield, Massachusetts	9,610 61	18,417 75	28,028 36	6,000 00	35,558 66	6,000 00	41,558 66	10,241 18	10,241 18	88,800 61
Old Fellows Mutual Aid and Accident Association	Piquette, Ohio	26,095 95	56,617 15	82,713 10	...	25,871 02	25,871 02	96,280 00	140,300 00	140,300 00	280,600 00
Preferred Masonic Mutual Accident Association of America	Detroit, Michigan	13,588 90	19,254 30	32,843 20	17,792 19	34,029 37	5,063 27	39,092 64	8,824 81	22,061 25	32,093 06
Provident Fund Society	New York, New York	22,180 00	30,280 00	52,460 00	21,006 25	44,355 30	278 00	75,113 30	22,378 10	51,235 20	73,613 30
Railway Officers Accident Association	Indianapolis, Indiana	211,153 19	17,360 00	228,513 19	...	121,149 64	181 00	121,330 64	218,435 20	169,010 52	115,324 72
Severely Mutual Life Association	Binghamton, New York	156,233 88	24,178 72	180,412 60	10,328 72	129,091 05	5,842 74	134,933 79	58,220 15	60,699 81	113,898 96
Supreme Council of the Order of Chosen Friends	Indianapolis, Indiana	95,718 36	211,180 20	276,898 56	190,692 97	1,011,744 56	5,012 59	1,016,757 15	508,151 00	510,606 15	997,000 76
Supreme Court Independent Order of Foresters	Toronto, Canada	603,255 18		603,255 18	110 00	505,230 68	26,007 91	531,238 59	300,178 42	300,178 42	130,000 00
United States Masonic Benevolent Association	Council Bluffs, Iowa	28,000 00	25,000 00	53,000 00	54,808 10	227,123 60	33,634 18	241,057 18	143,000 00	22,011 22	255,117 82
United States Mutual Accident Association	New York, New York	106,500 28	33,123 11	139,623 39	190,532 00	91,148 21	7,009 40	98,157 61	114,700 21	53,631 13	168,331 34
Total		\$ 11,971,000 27	\$ 5,018,180 32	\$ 17,000,000 59	\$ 5,179,562 06	\$ 17,000,000 59	\$ 1,005,710 12	\$ 18,005,710 71	\$ 12,998,511 00	\$ 5,515,621 72	\$ 17,514,132 72

ABSTRACTS

COMPILED FROM THE ANNUAL STATEMENTS OF THE FIDELITY, CASUALTY
AND ACCIDENT INSURANCE COMPANIES LICENSED TO TRANSACT
BUSINESS IN THIS STATE FOR THE YEAR ENDING ON THE
LAST DAY OF FEBRUARY, 1894, SHOWING THEIR
CONDITION ON THE THIRTY-FIRST DAY OF
DECEMBER, 1892.

AETNA LIFE INSURANCE COMPANY.

Accident Department.

Principal office.....Hartford, Connecticut.

MORGAN G. BUCKELEY, President.

JOHN C. WEBSTER, Secretary.

I. ASSETS.

Loans on real estate.....	\$ 58,100 00
Interest due on said loans.....	827 13
Cash on hand and in bank.....	23,139 21
Assets of life department.....	38,626,109 87
Total admitted assets (life and accident department).....	\$38,708,176 21

II. LIABILITIES.

Capital stock paid up.....	\$1,500,000 00
Unpaid losses.....	1,570 91
Unearned premiums.....	34,538 37
Liabilities of life department.....	32,325,579 82
Total liabilities including capital.....	\$33,861,689 10
Net surplus.....	\$4,846,487 11

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$79,773 01
Interest.....	1,987 47
Total income.....	\$81,760 48
Total expenditures.....	67,414 82
Excess of income over expenditures.....	\$14,345 66

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$32,784 04
Commissions and brokerage.....	18,722 96
Salaries of officers and employes.....	9,468 01
Taxes.....	804 92
All other expenditures.....	5,634 89
Total expenditures.....	\$67,414 82

V. MISCELLANEOUS.

Risks written during the year.....	\$19,290,750 00
Premiums received thereon.....	81,220 01
Total risks in force Dec. 31, 1892.....	\$15,266,750 00

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$343,500 00
Premiums received.....	1,290 59
Losses paid.....	730 00
Losses incurred.....	730 00
Expense.....	343 94
Taxes.....	4 33

AMERICAN CASUALTY INSURANCE AND SECURITY COMPANY OF BALTIMORE CITY.

Principal office.....Equitable Building, Baltimore, Maryland.

(Organized in 1890.)

WILLIAM E. MIDGLEY, President.

JOHN J. JACKSON, Secretary.

CASH CAPITAL, \$1,000,000.

I. ASSETS.

Loans secured by mortgages on real estate.....	\$ 12,500 00
Interest due on said mortgage loans.....	174 16
Market value of bonds and stocks.....	1,158,025 00
Cash on hand and in bank.....	264,731 79
Cash in hands of general managers, due and payable Jan. 20, 1893.....	203,269 48
Interest due and accrued.....	24,821 49
Net premiums (collected by agents and in course of transmission.....	43,798 90
Net premiums in course of collection not more than three months due.....	284,826 71
Gross premiums (as written in the policies) payable in installments, not yet due.....	615,528 23
Total admitted assets.....	\$2,607,675 76

II. LIABILITIES.

Capital stock paid up.....	\$1,000,000 00
Unpaid losses.....	189,790 18
Unearned premiums.....	1,186,531 49
Commissions on gross installment premiums.....	91,597 10
Total liabilities including capital.....	\$2,467,918 77
Net surplus.....	\$139,756 99

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$2,466,699 11
Received on account of reinsurance.....	20,000 00
Received for interest and dividends.....	56,340 00
Total income.....	\$2,543,039 11
Total expenditures.....	2,422,864 41
Excess of income over expenditures.....	\$120,174 70

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$1,103,964 88
Dividends to stockholders.....	100,000 00
Commissions and brokerage.....	736,930 67
Salaries of officers and employes.....	118,777 17
Taxes.....	55,178 94
All other expenditures.....	308,012 75
Total expenditures.....	\$2,422,864 41

V. MISCELLANEOUS.

Risks written in 1892.....	\$418,772,515 00
Premiums received thereon.....	3,255,501 28
Total risks in force Dec. 31, 1892.....	\$405,547,575 00
Total premiums received from commencement to date.....	4,022,864 41
Total losses paid from commencement to date.....	1,493,117 95
Excess of premiums over losses.....	\$2,529,746 46

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$4,917,420 00
Premiums received.....	58,447 37
Inspection fees received.....	826 64
Losses paid.....	19,625 50
Losses incurred.....	21,836 00
Expense.....	19,482 45
Taxes.....	886 79

THE AMERICAN EMPLOYERS LIABILITY INSURANCE COMPANY.

Principal office.....113 Hudson St., Jersey City, New Jersey

(Organized in 1890.)

JONATHAN H. CRANE, President.

JOHN MACRAE, Secretary.

CASH CAPITAL, \$200,000.

I. ASSETS.

Loans secured by mortgages on real estate.....	\$196,500 00
Interest due on said mortgage loans.....	2,351 01
Market value of bonds and stocks.....	89,500 00
Cash on hand and in bank.....	53,464 13
Premiums in course of collection.....	183,912 96
Bills receivable, not matured, taken for casualty risks.....	200 00
Interest due and accrued.....	1,544 86
Furniture, supplies, safes, etc.....	3,500 00
Total admitted assets.....	\$530,972 96

II. LIABILITIES.

Capital stock paid up.....	\$200,000 00
Unpaid losses.....	12,705 07
Net premium reserve and all other liabilities except capital under the life insurance or any other special department.....	274,223 53
All other liabilities.....	24,974 66
Total liabilities including capital.....	\$511,903 26
Net surplus.....	\$19,069 70

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$478,928 94
Interest and dividends.....	11,111 70
Total income.....	\$490,040 64
Total expenditures.....	406,959 78
Excess of income over expenditures.....	\$83,080 86

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$204,183 11
Dividends paid policy holders.....	5,914 16
Commissions and brokerage.....	104,671 09
Salaries of officers and employees.....	41,725 93
Taxes.....	8,572 61
All other expenditures.....	41,892 88
Total expenditures.....	\$406,959 78

V. MISCELLANEOUS.

Risks written in 1892.....	\$130,195,000 00
Premiums received thereon.....	651,924 47
Total risks in force Dec. 31, 1892.....	\$118,471,000 00
Total premiums received from commencement to date.....	\$729,394 45
Total losses paid from commencement to date.....	252,502 99
Excess of premiums over losses.....	\$476,891 46

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$2,167,868 00
Premiums received.....	16,584 95
Losses paid.....	7,373 72
Losses incurred.....	7,373 72
Expense.....	6,400 72
Taxes.....	56 21

AMERICAN SURETY COMPANY.

Principal office.....160 Broadway, New York.

(Organized in 1884.)

W. L. TRENHOLM, President.

S. S. COLVILLE, Treasurer.

CASH CAPITAL, \$2,000,000.

I. ASSETS.

Value of real estate owned.....	\$1,281,508 63
Loans secured by mortgages on real estate.....	5,000 00
Market value of bonds and stocks.....	1,651,317 33
Loans secured by bonds and stocks as collateral.....	18,557 80
Cash on hand and in bank.....	130,346 31
Premiums in course of collection.....	35,123 97
Interest due and accrued.....	13,076 78
Bills receivable not matured.....	7,240 52
All other assets.....	62,516 97
Total admitted assets.....	\$3,204,688 31

II. LIABILITIES.

Capital stock paid up.....	\$2,000,000 00
Unpaid losses.....	179,390 76
Unearned premiums.....	279,167 74
All other liabilities.....	1,355 12
Total liabilities including capital.....	\$2,459,913 62
Net surplus.....	\$744,774 69

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$516,167 42
Interest and dividends.....	42,718 54
Rents and all other sources.....	54,714 07
Total income.....	\$613,600 03
Total expenditures.....	543,270 10
Excess of income over expenditures.....	\$70,329 93

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$195,026 35
Dividends to stockholders.....	100,000 00
Commissions and brokerage.....	30,469 82
Salaries of officers and employes.....	126,488 15
Taxes.....	14,926 98
All other expenditures.....	76,358 80
Total expenditures.....	\$543,270 10

V. MISCELLANEOUS.

Risks written in 1892.....	\$103,718.010 00
Premiums received thereon.....	585,632 C9
Total risks in force Dec. 31, 1892.....	\$97,683.308 00
Total premiums received from commencement to date.....	\$2,723,513 58
Total losses paid from commencement to date.....	823,776 83
Excess of premiums over losses.....	\$1,899,736 75

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$914,200 00
Premiums received.....	4,708 68
Losses paid.....	1,590 00
Losses incurred.....	2,473 57
Expense.....	636 97
Taxes.....	45 80

EMPLOYERS LIABILITY ASSURANCE CORPORATION, LIMITED,

OF

LONDON, ENGLAND.

Principal office in the United States.....71 Kilby St., Boston, Massachusetts.

CLAUD HAMILTON, President.

S. STANLEY BROWN, Secretary.

I. ASSETS.

Market value of bonds and stocks.....	\$ 884,768 75
Cash on hand and in bank.....	7,068 60
Interest due and accrued.....	12,514 18
Premiums in course of collection.....	186,964 73
Total admitted assets.....	\$1,091,316 26

II. LIABILITIES.

Capital stock paid up.....	\$200,000 00
Unpaid losses.....	239,155 00
Net premium reserve and all other liabilities except capital under the life insurance or any other special department.....	365,196 00
Commissions.....	22,490 00
Total liabilities including capital.....	\$826,841 00
Net surplus.....	\$264,475 26

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$822,706 47
Interest and dividends.....	36,271 51
Rents and all other sources.....	2,775 19
Total income.....	\$861,753 17
Total expenditures.....	791,424 82
Excess of income over expenditures.....	\$ 70,328 35

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$428,855 07
Commission and brokerage.....	180,446 41
Salaries of officers and employes.....	87,217 29
Taxes.....	16,755 05
All other expenditures.....	78,151 00
Total expenditures.....	\$791,424 82

V. MISCELLANEOUS.

Risks written.....	\$2,437,485 31
Premiums received.....	1,000,824 42
Total risks in force Dec. 31, 1892.....	\$1,599,508 74
Total premiums received from commencement to date.....	3,628,456 47
Total losses paid from commencement to date.....	1,601,877 07
Excess of premiums over losses.....	\$2,026,579 40

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$1,206,471 00
Premiums received.....	9,413 35
Losses paid.....	5,892 94
Losses incurred.....	10,777 94
Expense.....	1,582 15
Taxes.....	38 77

EQUITABLE ACCIDENT INSURANCE COMPANY.

Principal office..... Denver, Colorado.

(Organized in 1890.)

H. A. REED, President.

SETH A. KEENEY, Secretary.

CASH CAPITAL, \$100000.

I. ASSETS.

Loans secured by mortgages on real estate.....	\$101,475 00
Interest due on said mortgage loans.....	1,666 51
Loans secured by bonds and stocks as collateral.....	3,500 00
Cash on hand and in bank.....	39,706 79
Interest due and accrued.....	70 38
Gross premiums (as written in the policies) in course of collection.....	44,076 88
Net premiums (industrial branch) in course of collection.....	39,113 18
Total admitted assets.....	\$229,608 74

II. LIABILITIES

Capital stock paid up.....	\$100,000 00
Unpaid losses.....	1,994 75
Unearned premiums.....	86,738 82
All other liabilities.....	11,019 22
Total liabilities including capital.....	\$199,752 79
Net surplus.....	\$29,855 95

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$162,656 33
Received from interest and dividends.....	9,288 19
Total income.....	\$171,344 52

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$ 72,893 39
Commissions and brokerage.....	67,385 02
Salaries of officers and employes.....	32,660 73
Taxes.....	1,859 91
All other expenditures.....	15,294 12
Total expenditures.....	\$190,093 17
Total income.....	171,344 52
Excess of expenditures over income.....	\$18,748 65

V. MISCELLANEOUS.

Risks written in 1892.....	\$14,175,150 00
Premiums received thereon.....	191,417 62
Total risks in force Dec. 31, 1892 (ordinary branch).....	\$ 9,916,850 00
Total risks in force Dec. 31, 1892, (industrial branch).....	\$2,421,912 00
Total premiums received from commencement to date.....	\$419,745 90
Total losses paid from commencement to date.....	160,049 36
Excess of premiums over losses.....	\$259,646 54

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$5,419,034 00
Premiums received.....	49,383 98
Losses paid.....	22,656 04
Losses incurred.....	23,379 85
Expense.....	8,248 53
Taxes.....	369 58

FIDELITY AND CASUALTY INSURANCE COMPANY.

Principal office.....140 to 146 Broadway, New York.

(Organized in 1876.)

GEORGE F. SEWARD, President.

ROBERT J. HILLAS, Secretary.

CASH CAPITAL, \$250,000.

I. ASSETS.

Value of real estate owned.....	\$ 5,150 00
Loans secured by mortgages on real estate.....	7,266 66
Market value of bonds and stocks.....	1,192,090 25
Loans secured by bonds and stocks as collateral.....	121,839 00
Cash on hand and in bank.....	99,505 20
Interest due and accrued.....	3,144 53
Premiums in course of collection.....	327,798 66
Reserve for reinsurance in other companies (not deducted from liabilities)....	56,361 06
Total admitted assets.....	\$1,812,955 42

II. LIABILITIES.

Capital stock paid up.....	\$ 250,000 00
Unpaid losses.....	206,548 21
Unearned premiums.....	1,075,726 03
Due and accrued for salaries, rent, advertising, etc.....	8,248 31
All other liabilities.....	97,919 92
Total liabilities including capital.....	\$1,638,442 47
Net surplus.....	\$174,512 95

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$2,104,864 04
Received from interest and dividends.....	55,734 58
Received from rents and all other sources.....	175 00
Total income.....	\$2,160,773 62
Total expenditures.....	1,979,932 28
Excess of income over expenditures.....	\$180,841 34

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$792,737 75
Paid dividends.....	40,000 00
Commissions and brokerage.....	620,258 40
Salaries of officers and employees.....	216,324 70
Taxes.....	30,937 77
All other expenditures.....	279,673 66
Total expenditures.....	\$1,979,932 28

V. MISCELLANEOUS.

Risks written in 1892 (Fidelity Department).....	\$41,617,262 40
Premiums received thereon.....	260,286 78
Risks written in 1892 (Accident Department).....	\$144,477,229 43
Premiums received thereon.....	913,409 06
Risks written in 1892 (Plate Glass Department).....	\$9,727,895 59
Premiums received thereon.....	258,931 82
Risks written in 1892 (Steam Boiler Department).....	\$36,865,054 69
Premiums received thereon.....	160,050 86
Risks written in 1892 (Employers' Liability Department).....	\$63,147,633 00
Premiums received thereon.....	667,749 75

Risks written in 1892 (Burglary Department)	\$ 1,120,800 00
Premiums received thereon.....	9,114 25
Total risks in force Dec. 31, 1892.....	\$284,977,150 50
Total premiums received from commencement to date.....	\$10,273,123 63
Total losses paid from commencement to date.....	3,713,555 81
Excess of premiums over losses.....	\$6,559,567 82

BUSINESS IN COLORADO IN 1892.

	Amt. at risk.	Premiums recd	Losses Paid	Losses Incurred.
Fidelity.....	\$ 399,600 00	\$ 2,428 80	\$.....	\$.....
Accident.....	3,649,450 00	17,212 05	1,534 52	1,694 52
Plate Glass.....	113,370 64	3,701 98	1,715 54	1,792 04
Employers Liability.....	200,000 00	1,380 85	546 61	2,346 61
Aggregate.....	\$4,362,420 64	\$24,723 68	\$3,796 67	\$5,833 17
Expense.....				\$5,801 49
Taxes.....				302 51

GUARANTEE COMPANY OF NORTH AMERICA.

Principal office.....Montreal, Canada.

(Organized in 1851.)

ALEXANDER T. GALT, President.

ROBERT KERR, Acting Secretary.

CASH CAPITAL, \$304,600.

I. ASSETS.

Value of real estate owned.....	\$ 31,588 85
Loans secured by mortgages on real estate.....	14,616 80
Market value of bonds and stocks.....	584,703 16
Loans secured by bonds and stocks as collateral.....	13,500 00
Cash on hand and in bank.....	82,755 90
Interest due and accrued on bonds not included in "market value".....	8,351 28
Premiums in course of collection.....	30,976 94
Furniture including safes.....	5,803 79
Total admitted assets.....	\$772,306 72

II. LIABILITIES.

Capital stock paid up.....	\$304,600 00
Unpaid losses.....	52,461 37
Unearned premiums.....	108,627 34
All other liabilities.....	9,803 60
Total liabilities including capital.....	\$475,492 31
Net surplus.....	\$296,814 41

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$208,049 08
Received from interest.....	28,553 28
Received from all other sources.....	22,120 40
Total income.....	\$258,722 76
Total expenditures.....	232,504 88
Excess of income over expenditures.....	\$26,217 88

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$77,566 53
Paid dividends.....	18,276 00
Commissions and brokerage.....	12,672 25
Salaries of officers and employes.....	58,299 18
Taxes.....	5,371 31
Paid for furniture.....	1,218 46
All other expenditures.....	59,101 15
Total expenditures.....	\$232,504 88

V. MISCELLANEOUS.

Risks written in 1892.....	\$51,400,996 00
Premiums received thereon.....	249,914 04
Total risks in force Dec. 31, 1892.....	\$41,673,096 00
Total premiums received from commencement to date.....	2,613,116 62
Total losses paid from commencement to date.....	941,651 24
Excess of premiums over losses.....	\$1,671,465 38

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$194,000 00
Premiums received.....	1,104 46
Expense.....	1,188 57

HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY.

Principal office.....218 Main St., Hartford, Connecticut.

(Organized in 1866.)

J. M. ALLEN, President.

J. B. PIERCE, Secretary.

CASH CAPITAL, \$500,000.

I. ASSETS.

Value of real estate owned.....	\$ 36,666 53
Loans secured by mortgages on real estate.....	343,227 85
Interest due on said mortgage loans.....	10,203 00
Market value of bonds and stocks.....	1,028,132 00
Loans secured by bonds and stocks as collateral.....	5,000 00
Cash on hand and in bank.....	60,799 88
Interest due and accrued on bonds not included in market value.....	18,879 21
Interest due and accrued on collateral loans.....	58 33
Premiums in course of collection.....	122,261 72
Total admitted assets.....	\$1,625,228 52

II. LIABILITIES.

Capital stock paid up.....	\$ 500,000 00
Unpaid losses.....	17,657 95
Unearned premiums.....	995,850 30
Due and accrued for rent.....	625 00
All other liabilities.....	4,997 56
Total liabilities including capital.....	<u>\$1,519,130 81</u>
Net surplus	\$106,097 71

III. INCOME IN 1892.

Net cash actually received for premiums and inspections	\$716,227 44
Received from interest and dividends.....	65,788 74
Received from all other sources.....	3,053 57
Total income.....	<u>\$785,069 75</u>
Total expenditures.....	<u>708,413 77</u>
Excess of income over expenditures.....	\$76,655 98

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$106,722 89
Paid dividends.....	55,000 00
Commissions and brokerage.....	163,725 74
Salaries of officers and employes.....	30,332 50
Taxes.....	14,682 41
Inspection expenses.....	235,264 49
All other expenditures.....	102,685 74
Total expenditures.....	<u>\$708,413 77</u>

V. MISCELLANEOUS.

Risks written in 1892.....	\$ 83,122,795 00
Premiums received thereon.....	770,612 45
Total risks in force Dec. 31, 1892.....	<u>\$193,415,052 00</u>
Total premiums received from commencement to date.....	\$7,421,386 16
Total losses paid from commencement to date.....	633,826 20
Excess of premiums over losses	<u>\$6,787,559 96</u>

BUSINESS IN COLORADO IN 1892.

Risks written	\$422,000 00
Premiums received	2,952 70
Received for inspections.....	1,265 45
Expense.....	2,319 98
Taxes	37 96

LLOYD'S PLATE GLASS INSURANCE COMPANY.

Principal office.....63 William St., New York City.

(Organized in 1882.)

W. T. WOODS, President.

C. E. W. CHAMBERS, Secretary.

CASH CAPITAL, \$250,000.

I. ASSETS.

Value of real estate owned.....	\$135,000 00
Market value of bonds and stocks.....	352,065 00
Cash on hand and in bank.....	24,571 13
Interest due and accrued on bonds not included in "market value".....	4,270 00
Premiums in course of collection.....	60,440 41
All other assets.....	1,550 00
Total admitted assets.....	\$577,896 54

II. LIABILITIES.

Capital stock paid up.....	\$250,000 00
Unpaid losses.....	3,657 24
Unearned premiums.....	187,240 24
Due and accrued for agency and other miscellaneous expenses including plate glass and glazing.....	31,100 42
All other liabilities.....	16,906 34
Total liabilities including capital.....	\$488,904 24
Net surplus.....	\$88,992 30

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$367,327 84
Received from interest and dividends.....	16,380 02
Received from rents and all other sources.....	5,578 87
Total income.....	\$389,286 73

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$157,438 35
Paid dividends.....	35,000 00
Commissions and brokerage.....	97,483 01
Salaries of officers and employes.....	55,110 17
Taxes.....	11,951 83
All other expenditures.....	35,267 84
Total expenditures.....	\$392,251 20
Total income.....	389,286 73
Excess of expenditures over income.....	\$2,964 47

V. MISCELLANEOUS.

Risks written in 1892.....	\$13,291,982 00
Premiums received thereon.....	390,968 98
Total risks in force Dec. 31, 1892.....	\$13,334,257 00
Total premiums received from commencement to date.....	\$2,743,688 94
Total losses paid from commencement to date.....	1,217,880 54
Excess of premiums over losses.....	\$1,525,808 40

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$151,974 87
Premiums received.....	4,833 18
Losses paid.....	3,201 55
Losses incurred.....	3,274 25
Expense.....	1,840 91

METROPOLITAN PLATE GLASS INSURANCE COMPANY.

Principal office 66 Liberty St., New York City.

(Organized in 1874.)

HENRY HARTEAN, President.

EUGENE H. WINSLOW, Secretary.

CASH CAPITAL, \$100,000.

I. ASSETS.

Value of real estate owned	\$150,000 00
Market value of bonds and stocks owned.....	152,335 00
Cash on hand and in bank.....	39,771 28
Premiums in course of collection not more than three months due.....	20,261 90
Sundry accounts.....	169 47
Plate glass on hand to replace losses.....	5,582 64
Premiums in course of collection over three months due.....	1,142 27
Total admitted assets	<u>\$378,262 56</u>

II. LIABILITIES.

Capital stock paid up.....	\$100,000 00
Unpaid losses.....	3,000 00
Unearned premiums.....	115,685 82
Due and accrued for miscellaneous expenses.....	4,903 13
Commissions due on uncollected premiums	7,601 04
Total liabilities including capital.....	<u>\$231,189 99</u>
Net surplus.....	<u>\$147,072 57</u>

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$233,307 09
Received from interest and dividends.....	5,599 35
Received from rents and all other sources.....	3,136 76
Total income.....	<u>\$242,013 20</u>
Total expenditures.....	<u>224,392 21</u>
Excess of income over expenditures.....	<u>\$17,620 99</u>

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$ 94,952 51
Paid dividends.....	16,000 00
Commissions and brokerage	72,524 50
Salaries of officers and employes.....	34,796 85
Taxes.....	3,643 39
All other expenditures.....	2,474 96
Total expenditures.....	<u>\$224,392 21</u>

V. MISCELLANEOUS.

Risks written in 1892	\$9,419,489 00
Premiums received thereon.....	257,992 81
Total risks in force Dec. 31, 1892.....	<u>\$8,338,417 00</u>
Total premiums received from commencement to date	<u>\$2,142,667 00</u>
Total losses paid from commencement to date.....	<u>799,921 00</u>
Excess of premiums over losses.....	<u>\$1,342,746 00</u>

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$126,652 93
Premiums received	4,102 08
Losses paid.....	1,397 17
Losses incurred.....	1,397 17
Taxes.....	51 09

MISSOURI, KANSAS AND TEXAS TRUST COMPANY.

Principal office.....7th and Wyandotte Sts., Kansas City, Missouri.

(Organized in 1887.)

ARTHUR E. STILWELL, President.

ROBT. B. CONE, Secretary.

CASH CAPITAL, \$1,011,200.

I. ASSETS.

Value of real estate owned.....	\$ 20,837 91
Loans secured by mortgages on real estate.....	722,617 75
Interest due on said mortgage loans.....	7,913 95
Market value of bonds and stocks.....	797,268 08
Loans secured by bonds and stocks as collateral.....	275,237 77
Cash on hand and in bank.....	55,578 97
Interest due and accrued.....	12,707 91
Premiums in course of collection.....	3,821 02
Bills receivable secured by endorsement.....	3,640 00
Due from sundry solvent corporations and persons.....	164,347 88
Tax certificates.....	160 12
Total assets.....	\$2,064,131 36
Assets not admitted.....	5,680 00
Total assets at their actual value.....	\$2,058,451 36

II. LIABILITIES.

Capital stock paid up.....	\$1,011,200 00
Unpaid losses.....	3,656 23
Unearned premiums.....	33,153 52
Debentures secured by first mortgage loans.....	334,925 00
Debentures secured by corporation bonds.....	230,000 00
Deposits under trust department.....	73,882 29
Interest accrued on debentures.....	3,593 70
Interest paid on loans awaiting presentation of coupons.....	4,482 91
Bills payable.....	45,000 00
All other liabilities.....	598 65
Total liabilities including capital.....	\$1,740,492 30
Net surplus.....	\$317,959 06

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$72,046 36
Received from interest and dividends.....	39,639 10
Received from commissions.....	44,412 98
Received from trustees fees.....	18,925 04
Profit and loss.....	158,104 23
Received for calls on capital.....	40,700 00
Total income.....	\$373,827 71
Total expenditures.....	195,731 85
Excess of income over expenditures.....	\$178,095 86

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$7,022 92
Paid dividends.....	59,115 00
Commissions and brokerage.....	22,272 68
Salaries of officers and employes.....	67,366 34
Taxes.....	7,473 80
Furniture and fixtures, \$1,642.00; general office expenses, \$30,201.36; guaranty \$637.15.....	32,481 11
Total expenditures.....	\$195,731 85

V. MISCELLANEOUS.

Risks written in 1892.....	\$17,831,243 00
Premiums received thereon.....	70,687 27
Total amount in force Dec. 31, 1892.....	\$16,304,269 00
Total premiums received from commencement to date.....	\$415,965 56
Total losses paid from commencement to date.....	12,912 12
Excess of premiums over losses.....	\$103,053 44

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$682,900 00
Premiums received.....	4,233 00
Losses paid.....	460 10
Losses incurred.....	460 10
Expense.....	1,427 97
Taxes.....	46 89

NEW YORK PLATE GLASS INSURANCE COMPANY.

Principal office.....24 Pine St., New York City.

(Organized in 1891.)

ELIJAH R. KENNEDY, President,

MAJOR A. WHITE, Secretary.

CASH CAPITAL, \$100,000.

I. ASSETS.

Market value of bonds and stocks.....	\$148,125 00
Cash on hand and in bank.....	13,442 89
Interest due and accrued on bonds not included in "market value".....	1,000 00
Premiums in course of collection.....	27,659 42
All other assets.....	37 24
Total admitted assets.....	\$190,264 55

II. LIABILITIES.

Capital stock paid up.....	\$100,000 00
Unpaid losses.....	3,878 75
Unearned premiums.....	76,619 38
All other liabilities.....	8,128 20
Total liabilities including capital.....	\$188,626 33
Net surplus.....	\$1,638 22

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$137,564 43
Received from interest and dividends.....	5,375 50
Total income.....	\$142,939 93
Total expenditures.....	134,266 77
Excess of income over expenditures.....	\$8,673 16

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$ 38,101 43
Paid dividends.....	2,500 00
Commissions and brokerage.....	44,003 41
Salaries of officers and employes.....	22,360 78
Taxes.....	4,071 63
All other expenditures.....	23,229 52
Total expenditures.....	\$134,266 77

V. MISCELLANEOUS.

Risks written in 1892.....	\$7,194,026 39
Premiums received thereon.....	176,161 42
Total risks in force Dec. 31, 1892.....	\$6,212,217 77
Total premiums received from commencement to date.....	\$179,275 42
Total losses paid from commencement to date.....	42,197 39
Excess of premiums over losses.....	\$137,078 03

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$52,148 75
Premiums received.....	1,564 97
Losses paid.....	230 75
Losses incurred.....	221 30
Expense.....	601 84
Taxes.....	14 85

STANDARD LIFE AND ACCIDENT INSURANCE COMPANY.

Principal office.....Detroit, Michigan,

(Organized in 1884.)

D. M. FERRY, President.

STEWART MARKS, Secretary.

CASH CAPITAL, \$200,000.

I. ASSETS.

Loans secured by mortgages on real estate.....	\$302,391 23
Interest due on said mortgage loans.....	6,241 82
Market value of bonds and stocks.....	148,000 00
Loans secured by bonds and stocks as collateral.....	10,000 00
Cash on hand and in bank.....	51,660 10
Interest due and accrued on bonds.....	612 50
Reserve on business reinsured in foreign companies.....	6,592 74
Premiums in course of collection.....	153,739 98
Bills receivable.....	76 47
Total assets.....	\$679,314 84
Assets not admitted.....	6,669 21
Total assets at their actual value.....	\$672,645 63

II. LIABILITIES.

Capital stock paid up.....	\$200,000 00
Unpaid losses.....	37,892 02
Unearned premiums.....	350,236 68
All other liabilities.....	39,972 39
Total liabilities including capital.....	\$628,101 09
Net surplus.....	\$44,544 54

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$765,910 93
Received from interest and dividends.....	18,455 68
Total income.....	\$784,366 61
Total expenditures.....	727,550 46
Excess of income over expenditures.....	\$56,816 15

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$361,413 60
Commissions and brokerage.....	200,104 72
Salaries of officers and employes.....	96,027 03
Taxes.....	17,825 42
All other expenditures.....	52,179 69
Total expenditures.....	\$727,550 46

V. MISCELLANEOUS.

Risks written.....	\$107,449.446 00
Premiums received thereon.....	914,442 12
Total risks in force Dec. 31, 1892.....	\$87,475,696 00
Total premiums received from commencement to date.....	\$3,354,130 28
Total losses paid from commencement to date.....	1,571,258 00
Excess of premiums over losses.....	\$1,782,872 28

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$2,433,700 00
Premiums received.....	17,383 65
Losses paid.....	8,246 83
Losses incurred.....	9,746 83
Expense.....	6,994 55
Taxes.....	42 84

THE TRAVELERS INSURANCE COMPANY.

Accident Department.

Principal office.....Hartford, Connecticut.

(Organized in 1863.)

JAMES G. BATTERSON, President.

RODNEY DENNIS, Secretary.

CASH CAPITAL, \$1,000,000.

I. ASSETS.

Value of real estate owned.....	\$ 12,417 57
Market value of bonds and stocks.....	2,078,167 66
Cash on hand and in bank.....	316,337 08
Total admitted assets.....	\$2,406,922 31

II. LIABILITIES.

Capital stock paid up.....	\$1,000,000 00
Unpaid losses.....	266,368 80
Net premium reserve and all other liabilities except capital under the life insurance or other special department.....	954,748 32
Due and accrued for miscellaneous expenses.....	10,000 00
Total liabilities including capital.....	\$2,231,117 12
Net surplus	\$175,805 19

III. INCOME IN 1892.

Net cash actually received for premiums	\$2,259,761 42
Received from interest and dividends.....	111,153 00
Total income.....	\$2,370,914 42
Total expenditures.....	2,000,030 64
Excess of income over expenditures.....	\$370,883 78

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$ 953,115 81
Commissions and brokerage.....	583,237 20
Salaries of officers and employes.....	174,578 26
Taxes.....	38,240 48
All other expenditures.....	250,858 89
Total expenditures	\$2,000,030 64

V. MISCELLANEOUS.

Risks written in 1892.....	\$300,129,340 00
Premiums received thereon.....	2,260,487 84
Total risks in force Dec. 31, 1892.....	\$260,486,112 00
Total premiums received from commencement to date.....	\$35,451,190 52
Total losses paid from commencement to date.....	14,963,304 94
Excess of premiums over losses.....	\$20,487,885 58

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$8,265,050 00
Premiums received	50,416 97
Losses paid	16,697 40
Losses incurred	22,497 40
Expense.....	*46,601 23
Taxes.....	*1,175 27
*Life and Accident.	

UNITED STATES GUARANTEE INSURANCE COMPANY.

Principal office.....111 Broadway, New York City.

(Organized in 1890.)

EDWARD RAWLINGS, President.

D. J. TOMPKINS, Secretary.

CASH CAPITAL. \$250,000.

I. ASSETS.

Value of real estate owned	\$ 1,560 00
Loans secured by mortgages on real estate.....	63,500 00
Market value of bonds and stocks.....	221,225 00
Cash on hand and in bank.....	36,345 28
Interest due and accrued on bonds not included in "market value".....	2,472 64
Premiums in course of collection	3,414 58
Total admitted assets.....	\$328,517 50

II. LIABILITIES.

Capital stock paid up	\$250,000 00
Unpaid losses.....	8,389 85
Unearned premiums.....	40,532 90
All other liabilities.....	500 94
Total liabilities including capital.....	\$299,423 69
Net surplus.....	\$29,093 81

III. INCOME IN 1892.

Net cash actually received for premiums.....	\$88,216 19
Received from interest and dividends.....	11,860 81
Received from losses recovered.....	4,468 63
Total income.....	\$104,545 63
Total expenditures.....	86,337 14
Excess of income over expenditures.....	\$18,208 49

IV. EXPENDITURES IN 1892.

Net amount paid for losses.....	\$33,287 15
Paid dividends	15,000 00
Commissions and brokerage.....	11,245 10
Salaries of officers and employees.....	13,186 11
Taxes.....	2,824 30
All other expenditures.....	10,794 48
Total expenditures	\$86,337 14

V. MISCELLANEOUS.

Risks written in 1892.....	\$21,326,933 00
Premiums received thereon	99,630 33
Total risks in force Dec. 31, 1892.....	\$16,579,689 00
Total premiums received from commencement to date.....	\$219,594 62
Total losses paid from commencement to date.....	64,376 25
Excess of premiums over losses.....	\$155,218 37

BUSINESS IN COLORADO IN 1892.

Risks written.....	\$308,600 00
Premiums received	1,188 62
Losses paid.....	700 88
Losses incurred.....	700 88
Expense.....	646 66

STATISTICAL TABLES.

TABLE I.

Showing risks written, premiums received, losses paid, losses incurred, expenses and taxes by Fidelity, Casualty and Accident Companies in the State of Colorado for the year 1892.

NAMES OF COMPANIES.	Risks written during the year.	Premiums received.	Losses paid.	Losses incurred.	Expense.	Taxes.
Etna Life Insurance Company, Connecticut.....	\$ 313,500 00	\$ 1,290 59	\$ 730 00	\$ 730 00	\$ 313 94	\$ 4 33
American Casualty Insurance and Security Company of Baltimore, Md.....	4,917,420 00	58,147 37	19,625 50	21,836 00	19,482 45	386 79
American Employers Liability Insurance Company, New Jersey.....	2,167,868 00	16,384 95	7,373 72	7,373 72	6,400 72	56 21
American Surety Company, New York.....	914,200 00	4,708 68	1,590 00	2,473 57	636 97	45 80
Employers Liability Assurance Corporation, Limited, England.....	1,206,471 00	9,413 35	5,892 94	10,777 94	1,582 15	38 77
Equitable Accident Insurance Company, Colorado.....	5,419,034 00	49,383 98	22,656 04	23,379 85	8,248 53	369 58
Fidelity and Casualty Insurance Company, New York.....	1,362,420 64	24,723 68	3,796 67	5,833 17	5,501 49	302 51
Guarantee Company of North America, Canada.....	194,000 00	1,104 46	.....	.....	1,188 57	.....
Hartford Steam Boiler Inspection and Insurance Company, Connecticut.....	422,000 00	2,952 70	.....	.....	2,319 98	37 96
Lloyds Plate Glass Insurance Company, New York.....	151,971 87	4,833 18	3,201 55	3,274 25	1,840 91	.....
Metropolitan Plate Glass Insurance Company, New York.....	126,652 43	4,102 08	1,397 17	1,397 17	.....	54 09
Missouri, Kansas and Texas Trust Company, Missouri.....	682,900 00	4,233 00	460 10	460 10	1,427 97	46 89
New York Plate Glass Insurance Company, New York.....	52,148 75	1,564 97	229 75	221 30	601 84	14 85
Pacific Mutual Life Insurance Company, California.....	8,711,600 00	39,301 52	15,408 64	15,408 64	\$27,432 67	\$49 75
Standard Life and Accident Insurance Company, Michigan.....	2,433,700 00	17,383 65	8,246 83	9,746 83	6,994 55	42 84
The Travelers Insurance Company, Connecticut.....	8,295,050 00	50,416 97	16,697 40	22,497 40	\$46,601 23	\$1,175 27
United States Guarantee Insurance Company, New York.....	308,600 00	1,188 62	700 88	700 88	646 66	.....
Total.....	\$10,679,540 19	\$291,633 75	\$107,998 19	\$126,110 82	\$131,550 63	\$3,025 84

*Life and Accident.

TABLE II.

Showing summary and classification of gross assets, liabilities, income, disbursements and amount of risks in force of Fidelity, Casualty and Accident Companies doing business in the State of Colorado for the year ending December 31, 1892.

[illegible]

LIST OF AGENTS.

LIST OF LOCAL AGENTS FOR 1893.

Fire, and Fire and Marine Companies.

GIVING NAME, PLACE OF BUSINESS AND COMPANIES REPRESENTED BY
EACH AGENT LICENSED.

Ætna Fire Insurance Company, Hartford, Conn.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Gill & Reynolds.....	Aspen	John Tomay.....	Georgetown
George A. Willis.....	Alamosa	S. M. Smith.....	Idaho Springs
Fred White.....	Boulder	R. S. Sutphen.....	Longmont
D. M. Jones.....	Buena Vista	Stickley & Shaw.....	Leadville
J. A. Van Auken.....	Central City	Charles R. Buckley.....	La Junta
M. Kennedy.....	Colorado Springs	Benj. F. Waite.....	Loveland
William H. McClure.....	Canon City	Burrell Mathews.....	Littleton
John M. Jackson.....	Colorado City	A. L. Bonney.....	Montrose
George E. Crator.....	Denver	C. A. Meriman.....	Monte Vista
Joseph Prewitt.....	Durango	W. E. Smiley.....	Manitou
Alden Bassett.....	Del Norte	James W. Abbott.....	Ouray
Myron H. Akin.....	Fort Collins	A. G. Holland.....	Pueblo
George A. Miller.....	Fairplay	William B. Hess.....	Rico
Scott & Lyons.....	Greeley	L. P. Rudolph.....	Salida
E. L. Berthoud.....	Golden	Charles S. Watson.....	Telluride
E. T. Wolverton.....	Glenwood Springs	Lindsay & Lindsay.....	Trinidad
Samuel G. McMullin.....	Grand Junction	John P. Kearns.....	Walsenburg

Alliance Assurance Company, London, England.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
M. R. Welch.....	Alma	Moore & Gordon.....	Holyoke
Gill & Reynolds.....	Aspen	Stickley & Shaw.....	Leadville
L. C. Stephenson.....	Akron	Geo. S. Thompson.....	La Veta
L. C. Graves & Co.....	Buena Vista	H. A. Avery.....	Lake City
Thos. V. Wilson.....	Boulder	W. H. McCreery.....	Loveland
John Y. Munson.....	Berthoud	A. L. Bonney.....	Montrose
McIntyre & Hayden.....	Colorado Springs	W. J. Clarke.....	Monte Vista
H. H. Lake.....	Central City	Smiley & Curran.....	Manitou
B. F. Rockafellow.....	Canon City	James W. Abbott.....	Ouray
W. B. Fowler.....	Como	Benson, Kirtland & Rice..	Pueblo
Packard & Piper.....	Denver	W. B. Hess.....	Rico
Holt & Axtell.....	Crested Butte	J. M. Bonney.....	Salida
Prewitt & Arnold.....	Durango	Chas. F. Painter.....	Telluride
T. J. Montgomery.....	Fort Collins	L. H. Roberts.....	Trinidad
C. T. Sills.....	Gunnison	Joe Prewitt.....	Durango
Henry Seifried.....	Georgetown	D. T. Reynolds.....	Aspen
Hodges & Darrow.....	Glenwood Springs		

Atlas Assurance Company, London, England.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Zollars & McGrew.....	Denver	J. A. Layton	Grand Junction
Packard & Piper.....	Denver	Stickley & Shaw	Leadville
Gill & Reynolds.....	Aspen	W. E. Smiley	Manitou
Geo. A. Willis.....	Alamosa	J. D. Maben	Monte Vista
Thos. V. Wilson.....	Boulder	A. L. Bonney	Montrose
John Potter.....	Colorado Springs	Miles & Stewart.....	Pueblo
Joe Prewitt.....	Durango	Wm. B. Hess	Rico
C. C. Emigh.....	Fort Collins	Craig & Israel.....	Salida
R. M. Hedden.....	Glenwood Springs	Chas. F. Painter.....	Telluride
B. D. Sanborn.....	Greeley	L. H. Roberts.....	Trinidad

American Fire Insurance Company, New York.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Mackay & Smith.....	Aspen	McIntyre & Hayden.....	Colorado Springs
A. L. Lawton.....	Colorado Springs	William H. McClure.....	Canon City
B. F. Rockafellow.....	Canon City	Alfred G. Holland.....	Pueblo
Anthony Sweeney.....	Denver	Willis L. Thompson.....	Leadville
R. H. McFadden.....	Durango	C. Edgar Smith.....	Boulder
B. D. Sanborn.....	Greeley	Scott & Lyon.....	Greeley
Ramey Bros.....	Grand Junction	Brigham & Washbourn.....	Trinidad
Floyd McChesney.....	Trinidad	Charles R. Williams.....	Grand Junction
Scott, Smith & Co.....	Pueblo	Chester R. Clark.....	Elbert
Geo. E. Corliss.....	Denver	Scott, Smith & Co.....	Pueblo

American Fire Insurance Company, Philadelphia, Pa.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Wm. G. Hamilton.....	Alamosa	Hodges & Darrow.....	Glenwood Springs
Mackay & Smith.....	Aspen	DeLong Bros. & Marsh.....	Grand Junction
A. J. Mackay.....	Boulder	B. D. Sanborn.....	Greeley
Daniel C. Sindlinger.....	Buena Vista	John Gordon.....	Gunnison
Wm. Dillon.....	Castle Rock	Milner & Hurd.....	Leadville
Harry H. Lake.....	Central City	Wm. H. McCreery.....	Loveland
Mathew Kennedy.....	Colorado Springs	Reeves & Reinholds.....	Montrose
Anthony Sweeney.....	Denver	C. W. Haskins.....	Ouray
Frank Gallotti.....	Durango	O. W. Mallaby.....	Pueblo
W. R. Robertson.....	Delta	R. Bell & Son.....	Salida
T. A. Cockran.....	Del Norte	Robin Bros.....	Silverton
C. Golding Dwyre.....	Fort Collins	Chas. F. Painter.....	Telluride
H. Seifried.....	Georgetown	H. F. Moore.....	Trinidad

American Central Insurance Company, St. Louis, Mo.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Stred Dickson.....	Pueblo	Fred H. Tanester.....	Denver
Nicholas Nagengast.....	Durango	Williams & Gottlieb.....	Trinidad
Albert E. Carlton.....	Colorado Springs	Stickley & Shaw.....	Leadville

Armenia Fire Insurance Company, Pittsburgh, Pa.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
E. L. Coats.....	Boulder	Geo. F. Wentz.....	Colorado Springs
Campbell & Murphy.....	Pueblo		

American Insurance Company, Newark, N. J.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Geo. E. Crater.....	.....Denver	C. Edgar Smith .....	.....Boulder
McIntyre & Hayden.....	Colorado Springs	Scott & Lyon.....	.....Greeley
Wm. H. McClure.....	.....Canon City	Brigham & Washbourn.....	.....Trinidad
Alfred H. Holland.....	.....Pueblo	Charles R. Williams.....	.....Grand Junction
Willis L. Thompson.....	.....Leadville	Chester R. Clark.....	.....Elbert

Alamo Fire Insurance Company, Texas.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
C. A. Brooks.....	.....Aspen	Packard & Piper.....	.....Denver
Packard & Piper.....	.....Denver	A. G. Holland.....	.....Pueblo
N. Nagangast.....	.....Durango	John Tomay.....	.....Georgetown
C. W. Brooks.....	.....Aspen	C. W. Payne.....	.....La Junta

Agricultural Insurance Company, Watertown, N. Y.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Gill & Reynolds.....	.....Aspen	Stickney & Shaw.....	.....Leadville
Moses T. Hall.....	Colorado Springs	Adam C. Foote.....	.....Pueblo
John L. Boyd.....	.....Denver	Williams & Gottlieb.....	.....Trinidad

Allemania Fire Insurance Co., Pittsburgh, Pa.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Willisford Day.....	.....Denver	Campbell & Murphy .....	.....Pueblo

American Insurance Company, Boston, Mass.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
F. W. Duston.....	Colorado Springs	Edwin K. Guy.....	Colorado Springs
Carlos W. Brooks.....	.....Aspen	Kendall & Dawley .....	.....Greeley
Fred White.....	.....Boulder	Charles R. Williams.....	.....Grand Junction
Brannan, Standart & Kellogg.....	.....Denver	Young & Crockett.....	.....Pueblo
		Lorin H. Roberts.....	.....Trinidad

Burlington Fire Insurance Company, Iowa.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
McIntyre & Hayden.....	Colorado Springs	Miles & Stewart.....	.....Pueblo
Colo. Ins. Agency Co.....	.....Denver	Charles F. Painter.....	.....Telluride
W. L. Thompson.....	.....Leadville	W. W. Williams.....	Colorado Springs

British America Assurance Company. Toronto, Canada.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Deane S. Monahan.....	.....Greeley	Benson, Kirtland & Rice..	.....Pueblo
Smith & Mulqueen.....	.....Aspen	Ben H. Pelton.....	.....Rico
L. A. W. Brown.....	.....Aspen	E. S. Bettis.....	.....Salida
L. E. Dwinell.....	Colorado Springs	August Fast.....	.....Silverton
Stickney Stearns.....	.....Denver	Charles F. Painter.....	.....Telluride
Joe Prewitt.....	.....Durango	Floyd McChesney.....	.....Trinidad
E. E. Emigh.....	.....Fort Collins	James W. Abbott.....	.....Ouray
George Edigger.....	Glenwood Springs	H. T. Lamey.....	.....Denver
E. L. Berthoud.....	.....Golden	R. W. Orris.....	.....Loveland
John P. Charlton.....	.....Grand Junction	Charles A. Little.....	.....Rico
Stickney & Shaw.....	.....Leadville	E. L. Coats.....	.....Boulder
Giles Miller.....	.....Longmont	Campbell & Murphy.....	.....Pueblo
Frank P. St. Clair.....	.....Montrose	Geo. F. Wentz.....	Colorado Springs

Boylston Fire Insurance Company, Massachusetts.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Edwin K. Guy.....	Colorado Springs	E. C. Mattes & Co.....	.....Pueblo
L. Anfanger & Co.....	.....Denver		

Broadway Insurance Company, New York.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
L. H. Appleman.....	.....Denver		

Baloise Fire Insurance Company, Switzerland.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Zollars & McGrew.....	.....Denver	E. G. Middlekamp.....	.....Pueblo
W. W. Williams.....	Colorado Springs	Charles F. Painter.....	.....Telluride
W. C. Metcalf.....	.....Durango	A. H. Dunleavy.....	.....Trinidad
H. D. Lyon.....	.....Lake City		

Buffalo German Insurance Company. Buffalo, N. Y.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
C. F. Ray.....	.....Pueblo	Schiemer & Lehmen.....	.....Denver

Commercial Union Assurance Company, London, England.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Gill & Reynolds.....	Aspen	Charles T. Sills.....	Gunnison
H. A. Gibson.....	Akron	McClelland & Bush.....	Idaho Springs
Frank V. Potter.....	Alamosa	Wm. H. Pound.....	Julesburg
Fred White.....	Boulder	Riley G. Sutphen.....	Longmont
David M. Jones.....	Buena Vista	Willis L. Thompson.....	Leadville
W. T. Michael.....	Berthoud	Charles L. Seeby.....	La Junta
Fullerton & Seymour.....	Central City	E. S. Allen.....	Loveland
Andrew L. Lawton.....	Colorado Springs	Jacob J. Abbott.....	Lake City
Wm. H. McClure.....	Canon City	H. S. Scott.....	Lafayette
Holt & Axtell.....	Crested Butte	A. L. Bonney.....	Montrose
Henry Wilson.....	Creede	Harvey White.....	Monument
James Williams.....	Denver	James W. Abbott.....	Ouray
A. T. Blachley.....	Delta	Alvin W. Mallaby.....	Pueblo
Alden Bassett.....	Del Norte	Wm. B. Hess.....	Rico
Richard Van Valkenburg.....	Eria	Craig & Israel.....	Salida
John A. Gorden.....	Eaton	August Fast.....	Silverton
C. Golding Dwyre.....	Fort Collins	G. C. Brown.....	Sterling
Geo. W. Warner.....	Fort Morgan	Lindsay & Lindsay.....	Trinidad
James W. Work.....	Florence	C. F. Painter.....	Telluride
Scott & Lyons.....	Greeley	John P. Kearns.....	Walsenburg
Eugene F. Wolverton.....	Glenwood Springs	Joe Prewitt.....	Durango
John Tomay.....	Georgetown	G. E. Halderman.....	Berthoud
Samuel G. McMullen.....	Grand Junction		

Continental Fire Insurance Company, New York.

S. G. Hurst.....	Brighton	Charles F. Painter.....	Telluride
L. A. W. Brown.....	Aspen	Wm. B. Hess.....	Rico
W. G. Lovelace.....	Brighton	J. W. Abbott.....	Ouray
C. Edgar Smith.....	Boulder	Robert R. Ross.....	Walsenburg
McIntyre & Hayden.....	Colorado Springs	A. R. Bartholomew.....	La Junta
H. G. Shuck.....	Central City	W. G. Hamilton.....	Alamosa
W. H. McClure.....	Canon City	Wadsworth & Smith.....	Creede
W. L. Malpass.....	Como	John Tomay.....	Georgetown
R. H. McFadden.....	Durango	C. Dunbar.....	Greeley
Geo. E. Crater.....	Denver	Wm. H. Crawford.....	Grand Junction
C. R. Clark.....	Elbert	J. M. Hister.....	Denver
T. J. Montgomery.....	Fort Collins	C. R. Tuttle.....	Denver
John Gordon.....	Gunnison	G. E. Sutphen.....	Longmont
C. A. Williams.....	Grand Junction	J. Y. Munson.....	Berthoud
E. L. Berthoud.....	Golden	C. H. Fryburger.....	Carleton
Scott & Lyons.....	Greeley	E. Adams.....	Morrison
McClelland & Bush.....	Idaho Springs	C. M. Sniger.....	Denver
R. G. Sutphen.....	Longmont	Elisha Alvoid.....	La Junta
W. H. McCreery.....	Loveland	John McArthur.....	Monte Vista
W. L. Thompson.....	Leadville	T. H. Morell.....	Fort Collins
J. W. Crump.....	Monte Vista	E. J. Williams.....	Pueblo
Henry O. Morris.....	Pueblo	W. C. Van Dussendorph.....	Alamosa
M. H. Smith.....	Sterling	W. H. H. Waggoner.....	Hugo
Brigham & Washburn.....	Trinidad	Fred L. Bernondy.....	New Castle
A. E. Amesbury.....	Delta	Darrow & Wolverton.....	Glenwood Springs
Wm. B. Upton.....	Montrose	A. J. Mackay.....	Boulder
Smiley & Curran.....	Manitou Springs		

Caledonian Fire Insurance Company, Scotland.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Will L. Tewalt.....	Monte Vista	Milner & Hurd.....	Leadville
S. F. Lincoln.....	Boulder	A. R. Golden.....	Longmont
Williams & Adair.....	Pueblo	W. E. Smiley.....	Manitou
C. W. Brooks.....	Aspen	C. W. Haskins.....	Ouray
C. M. Sampson.....	Antonito	Chas. T. Painter.....	Telluride
B. F. Rockafellow.....	Canon City	Floyd McChesney.....	Trinidad
McIntyre & Hayden.....	Colorado Springs	Dwyer & Atkin.....	Fort Collins
Benedict & Smith.....	Creede	Bemondy & Wolverton.....	New Castle
John Tomay.....	Georgetown	Brannan, Standart & Kellogg.....	Denver
Eugene T. Wolverton.....	Glenwood Springs	Joe Prewitt.....	Durango
DeLong Bros. & Marsh.....	Grand Junction	Hight & Shepherd.....	Cripple Creek
Robert Steele.....	Greeley		Cripple Creek

Connecticut Fire Insurance Company, Hartford, Conn.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
L. A. W. Brown.....	Aspen	Stickney & Shaw.....	Leadville
Charles Dabney.....	Boulder	Giles Miller.....	Longmont
W. H. McClure.....	Canon City	J. D. Maben.....	Monte Vista
A. L. Lawton.....	Colorado Springs	A. F. Reeves.....	Montrose
Seymour Warren.....	Denver	James W. Abbott.....	Ourray
George W. Kephart.....	Durango	Henry O. Morris.....	Pueblo
C. Golden Dwyer.....	Fort Collins	Edwin J. Smith.....	Rocky Ford
M. O. Delaplain.....	Grand Junction	Craig & Israel.....	Salida
E. T. Wolverton.....	Glenwood Springs	Robin Brothers.....	Silverton
D. L. McConaughy.....	Greeley	Charles F. Painter.....	Telluride
John T. Russell.....	La Junta	Lindsay & Lindsay.....	Trinidad
Brown & Markham.....	Lamar		

Concordia Fire Insurance Company, Wisconsin.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
L. A. W. Brown.....	Aspen	E. F. Demley.....	Greeley
Arthur R. Frisbie.....	Canon City	A. R. Bartholomew.....	La Junta
E. L. Rich & Co.....	Denver	Thomas Williams.....	Longmont
Stickney & Shaw.....	Leadville	B. F. Waite.....	Loveland
Willis & Colt.....	Alamosa	Frank P. St. Clair.....	Montrose
C. M. Sampson.....	Antonita	Henry O. Morris.....	Pueblo
E. H. Martain & Co.....	Colorado Springs	Samuel Gilmore.....	Rockvale
Alden Bassett.....	Del Norte	E. G. Bettis.....	Salida
H. R. Warren.....	Fremont	Charles F. Painter.....	Telluride
John Tomay.....	Georgetown	H. F. Moore.....	Trinidad
A. A. Rice.....	Glenwood Springs		

Capital Fire Insurance Company, New Hampshire.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Charles R. Critchell.....	Denver	Charles E. Leibold.....	Colorado Springs
Charles F. Black & Co.....	Denver	F. W. Brush.....	Salida
W. F. Townsend.....	Pueblo		

Citizens Insurance Company, Pittsburgh, Pa.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
The Colorado Insurance Co.....	Denver		

Citizens Fire Insurance Company, Missouri.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
H. L. Wadsworth.....	Denver		

Columbian Fire Insurance Company, Kentucky.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Fred H. Forrester.....	Denver		

Citizens Insurance Company, New York.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
J. H. Nicholson.....	Boulder	Willis L. Thompson.....	Leadville
Benj. F. Rockafellow.....	Canon City	Frank P. St. Clair.....	Montrose
A. L. Lawton.....	Colorado Springs	Henry O. Morris.....	Pueblo
Paul B. Gaylord.....	Denver	Craig & Israel.....	Salida
Ramsey Bros.....	Grand Junction	Brigham & Washburn....	Trinidad
Scott & Lyons.....	Greeley		

Denver Fire Insurance Company, Denver, Colorado.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
James W. Abbott.....	Ouray	Blair & Martin.....	Delta
Young & Crockett.....	Pueblo	R. D. Bell.....	Salida
G. B. Wheeler.....	Platteville	E. M. Slater.....	Lamar
C. G. Amert.....	Rocky Ford	J. J. Eubank.....	Eastonville
Wm. B. Hess.....	Rico	Geo. W. Twombly.....	Fort Lupton
Lee Fairbanks.....	Sagauche	J. N. Pettingill.....	Hot Sulphur
C. F. Painter.....	Telluride	James H. Chatfield.....	Littleton
Henry F. Moore.....	Trinidad	L. C. White.....	Red Cliff
R. Bell & Son.....	Salida	W. J. King.....	Villa Grove
John P. Kearny.....	Walsenburg	L. H. Breeze.....	Craig
Cobb, Wilson & Co.....	Denver	Benedict & Smith.....	Creede
A. D. Moorhead.....	Craig	F. N. Thomas.....	Eaton
D. T. Reynolds.....	Aspen	H. W. Wakeman.....	Holyoke

Delaware Fire Insurance Company, Pennsylvania.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
H. L. McDowell & Co.....	Denver	L. A. W. Brown.....	Aspen
A. C. Foote.....	Pueblo	Williams & Gottlieb.....	Trinidad
Stickley & Shaw.....	Leadville	Edwin L. Coates.....	Boulder
L. E. Dwinnell & Co.....	Colorado Springs	C. E. Babcock.....	Omaha, Neb.

Detroit Fire and Marine Insurance Company, Detroit, Michigan.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Anthony Sweeney.....	Denver		

Eagle Fire Insurance Company, New York.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Forrester & Co.....	Denver		

Equitable Fire and Marine Insurance Company, Rhode Island.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
H. L. McDowell.....	Denver	Charles H. Rogers.....	Colorado Springs

Firemens Fund Insurance Company, California.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
George A. Willis.....	Alamosa	McClelland & Bush.....	Idaho Springs
Gill & Reynolds.....	Aspen	J. E. Russell.....	La Junta
John W. Day.....	Boulder	H. A. Avery.....	Lake City
W. R. Logan.....	Buena Vista	P. G. Scott.....	Las Animas
John Y. Munson.....	Berthoud	Milner & Hurd.....	Leadville
W. G. Lovelace.....	Brighton	R. G. Sutphen.....	Longmont
Bridwell & Cassidy.....	Canon City	W. H. McCreery.....	Loveland
B. E. Seymour.....	Central City	E. E. Norton.....	Lyons
A. L. Lawton.....	Colorado Springs	W. J. Clark.....	Monte Vista
John M. Jackson.....	Colorado City	William B. Upton.....	Montrose
A. R. King.....	Delta	Keen Brothers.....	Monument
Ned Steel.....	Denver	Smiley & Curran.....	Manitou
Prewitt & Arnold.....	Durango	J. W. Abbott.....	Ouray
Alden Bassett.....	Del Norte	John S. Wheeler.....	Platteville
Thomas J. Montgomery.....	Fort Collins	Henry O. Morris.....	Pueblo
G. W. Warner.....	Fort Morgan	William B. Hess.....	Ridgway
George W. Twombly.....	Fort Lupton	A. M. Crawford.....	Rico
Hufer Brothers.....	Fruita	Ed J. Smith.....	Rocky Ford
J. M. Hanks.....	Florence	Lee Fairbank.....	Saguache
Henry Seifried.....	Georgetown	R. Bell & Son.....	Salida
Hodges & Darrow.....	Glenwood Springs	M. H. Smith.....	Sterling
Lee Larrison.....	Golden	Robin Brothers.....	Silverton
Delong Brothers & Marsh.....	Grand Junction	Lindsay & Lindsay.....	Trinidad
Duston D. Sanborn.....	Greeley	W. J. King.....	Villa Grove
C. T. Sills.....	Gunnison	John P. Kearns.....	Walsenburg
Biggs & Clelland.....	Holyoke	B. F. Durham.....	Yuma

Fire Association, Philadelphia, Pa.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Frank V. Potter.....	Alamosa	Lee Larrison.....	Golden
Mackey & Smith.....	Aspen	B. D. Sanborn.....	Greeley
Charles Dabsey.....	Boulder	Ramy Bros.....	Grand Junction
A. L. Lawton.....	Colorado Springs	O. A. McFarland.....	Longmont
B. F. Rockafellow.....	Canon City	James W. Abbott.....	Ouray
Anthony Sweeney.....	Denver	L. D. Rudolph.....	Salida
Ransom H. McFadden.....	Durango	Brigham & Washburn.....	Trinidad
T. J. Montgomery.....	Fort Collins	Scott, Smith & Co.....	Pueblo

Franklin Fire Insurance Company, Pennsylvania.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Henry Le B. Wills.....	Colorado Springs	Brigham & Washburn....	Trinidad
Cobb, Wilson & Co.....	Denver	Ellis L. Spackman.....	Colorado Springs
Jay P. Harter.....	Loveland	Mackey & Smith.....	Aspen
O. E. Westfall.....	Salida	Baldwin & Brayton.....	Pueblo

Firemens Fire Insurance Company, Newark, N. J.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
J. G. Glendenning.....	Denver	A. C. Foote.....	Pueblo

Fire Insurance Company of the County of Philadelphia, Pa.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Barrow Bros.....	Denver		

German American Fire Insurance Company, New York.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Frank V. Potter.....	Alamosa	S. W. Beggs.....	Holyoke
L. A. W. Brown.....	Aspen	McClelland & Bush.....	Idaho Springs
W. T. Mitchell.....	Berthoud	Lewis E. Loveland.....	Julesburg
Andrew J. Mackey.....	Boulder	John T. Russell.....	La Junta
C. A. Dana.....	Brighton	Willis L. Thompson.....	Leadville
John S. Halsey.....	Buena Vista	Riley G. Sutphen.....	Longmont
William H. McClure.....	Canon City	William H. McCreery.....	Loveland
Bennett E. Seymour.....	Central City	Smiley & Curran.....	Manitou Springs
Mathew Kennedy.....	Colorado Springs	Charles M. Corbett.....	Monte Vista
W. L. Malpass.....	Como	Richard C. Diehl.....	Montrose
Benedict & Smith.....	Creede	James W. Abbott.....	Ouray
Alden Bassett.....	Del Norte	William B. Hess.....	Rico
H. H. Smith.....	Delta	Robert Bell & Son.....	Salida
George W. Neff.....	Denver	Robin Bros.....	Silverton
George E. Crater & Co.....	Denver	W. H. Smith.....	Sterling
Ransom H. McFadden.....	Durango	Chas. F. Painter.....	Telluride
Thomas J. Montgomery.....	Fort Collins	Robert R. Ross.....	Walsenburg
Burton Preston.....	Fort Morgan	Collier Hendrie.....	Wray
John Tomay.....	Georgetown	John Denhold.....	Otis
Edward L. Berthoud.....	Golden	Henry A. Raehling.....	Creede
Eugene Wolerton.....	Glenwood Springs	John Denhold.....	Akron
Samuel G. McMillen.....	Grand Junction	Richard M. Marshall.....	Cripple Creek
Barton D. Sanborn.....	Greeley	Harry L. Wallace.....	Louisville
Charles T. Sills.....	Gunnison	C. H. Mather.....	Emma

German Insurance Company, Freeport, Illinois.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Drindle & Calder.....	Akron	W. L. Thompson.....	Leadville
L. A. W. Brown.....	Aspen	C. R. Buckley.....	La Junta
D. M. Jones.....	Buena Vista	Benj. B. Brown.....	Lamar
Fred White.....	Boulder	W. A. McCreery.....	Loveland
Harvey G. Shuck.....	Central City	Riley G. Sutphen.....	Longmont
A. L. Lawton.....	Colorado Springs	James H. Chatfield.....	Littleton
Chas. M. Sampson.....	Antonita	Smiley & Curran.....	Manitou Springs
Arthur R. Frisbee.....	Canon City	Lewis H. Cheney.....	Monte Vista
William Dillon.....	Castle Rock	William B. Upton.....	Montrose
Charles T. Hume.....	Denver	Young & Crockett.....	Pueblo
W. A. Hill.....	Fort Morgan	R. Bell & Son.....	Salida
C. C. Emigh.....	Fort Collins	John F. Reed.....	Walsenburg
E. E. Webster.....	Fort Collins	J. M. Jackson.....	Colorado City
Eugene T. Wolverson.....	Glenwood Springs	Frank Eldridge.....	Durango
George M. Jacobs.....	Greeley	Charles A. Ament.....	Rocky Ford
Almond D. Guild.....	Grand Junction	H. S. Wadsworth.....	Denver
W. Barns.....	Golden	Williams & Gottlieb.....	Trinidad
John Tomay.....	Georgetown	J. S. Young.....	Pueblo
E. N. McPherrin.....	Holyoke	H. Cass Caldwell.....	Wray

Guardian Fire and Life Assurance Company, London, England.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Oliver W. Mallaby.....	Pueblo	S. F. McCreery.....	Greeley
Cobb, Wilson, & Thompson.....	Denver	L. C. Graves.....	Buena Vista
L. E. Dunnell & Co.....	Colorado Springs	Charles F. Painter.....	Telluride
Brigham & Washburn.....	Trinidad	Robin Bros.....	Silverton
James W. Abbott.....	Ouray	Fletcher & McNeelan.....	Alamosa
Joseph Prewitt.....	Durango	William T. Dickinson.....	Canon City
Ramy Bros.....	Grand Junction	C. W. Brooks.....	Aspen
Eugene T. Wolverson.....	Glenwood Springs	H. F. Moore.....	Trinidad
		A. F. Reeves.....	Montrose

Granite State Fire Insurance Company. Portsmouth, N. H.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Zollars & McGrew.....	Denver	Benson, Kirtland & Rice.....	Pueblo
Samuel D. Goza.....	Aspen	William B. Hess.....	Rico
James S. Gibson.....	Colorado Springs	Craig & Israel.....	Salida
Cassius M. Webb.....	Creede	John F. Arthur.....	Trinidad
Joseph Prewitt.....	Durango	Charles F. Painter.....	Telluride
Stickley & Shaw.....	Leadville	R. R. Ross.....	Walsenburg

German Insurance Company, Quincy, Illinois.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
J. P. McMillen.....	Colorado Springs	A. G. Holland.....	Pueblo
Chas. F. Black.....	Denver	W. H. Wells.....	Denver

Greenwich Insurance Company, New York.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Lorin H. Roberts.....	Trinidad	Milner & Hurd.....	Leadville
Chas. Knock.....	Denver	Deane & Monahan.....	Greeley
Lemuel A. W. Brown.....	Aspen	McCracken & Parks.....	Denver

Glens Falls Insurance Company, Glens Falls, N. Y.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
W. T. Dickinson.....	Canon City	John L. Streit.....	Pueblo
Lewis W. Cunningham.....	Colorado City	L. H. Roberts.....	Trinidad
Carlos H. Rogers.....	Colorado Springs	Baldwin & Brayton.....	Pueblo
H. S. McDowell.....	Denver	Arthur McClenahan.....	Greeley
Elbert C. Smith.....	Greeley	Alvin Hemenway.....	Colorado Springs
Smiley & Curran.....	Manitou Springs	Chas. L. Cunningham.....	Colorado City

Germania Fire Insurance Company, New York.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
McIntyre & Hayden.....	Colorado Springs	Ebin White.....	Longmont
Paul B. Gaylord.....	Denver	Henry O. Morris.....	Pueblo
Scott & Lyons.....	Greeley	Brigham & Washburn.....	Trinidad

Grand Rapids Fire Insurance Company, Michigan.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
J. H. Arkush & Co.....	Denver	Curtis & Clark.....	Longmont
E. K. Guy.....	Colorado Springs	Campbell & Murphy.....	Pueblo
George W. Kephart.....	Durango	Williams & Gottlieb.....	Trinidad

Girard Fire and Marine Insurance Company, Pennsylvania.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
L. E. Dwinell & Co.....	Colorado Springs	Mile & Stewart	Pueblo
McCracken & Parks.....	.....Denver		

German Fire Insurance Company, Pittsburgh, Pa.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Willisford Day.....	.....Denver	Campbell & Murphy.....	.....Pueblo

German Fire Insurance Company, Peoria, Illinois.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Charles A. Cobb.....	.....Loveland	Fred White.....	.....Boulder

Home Insurance Company, New York, N. Y.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
A. F. Reeves.....	.....Montrose	Chas. W. Thomas.....	.....Del Norte
Louis H. Cheney.....	.....Monte Vista	Anthony Sweeney.....	.....Denver
Jas. W. Abbott.....	.....Ouray	Myron H. Aiken.....	.....Fort Collins
Scott, Smith & Co.....	.....Pueblo	George W. Warren.....	.....Fort Morgan
Craig & Israel.....	.....Salida	John Tomay.....	.....Georgetown
Lindsay & Lindsay.....	.....Trinidad	Hodges & Darrow.....	.....Glenwood Springs
Joe Prewitt.....	.....Durango	Edward L. Berthoud.....	.....Golden
Dexter T. Reynolds.....	.....Aspen	Samuel G. McMullen.....	.....Grand Junction
Chas. W. Fulton.....	.....Boulder	Scott & Lyon.....	.....Greeley
William H. McClure.....	.....Canon City	Milner & Hurd.....	.....Leadville
Bennett & Seymour.....	.....Central City	Chas. E. Day.....	.....Longmont
Matthew Kennedy.....	.....Colorado Springs		

Hartford Fire Insurance Company, Hartford, Connecticut.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Wm. B. Colvin.....	.....Akron	Alfred R. King.....	.....Delta
Edward L. Berthoud.....	.....Golden	Samuel G. McMullen.....	.....Grand Junction
Anthony Sweeney.....	.....Denver	Engene T. Wolverton.....	.....Glenwood Springs
Charles E. Day.....	.....Longmont	Scott & Lyons.....	.....Greeley
Stickley & Shaw.....	.....Leadville	Chas. F. Painter.....	.....Telluride
Bennett & Seymour.....	.....Central City	Alvin L. Bonney.....	.....Montrose
Wm. H. McClure.....	.....Canon City	James W. Work.....	.....Florence
C. Golding Dwyre.....	.....Fort Collins	John M. Jackson.....	.....Colorado City
Allen Winch.....	.....Sterling	Wm. B. Hess.....	.....Rico
George W. Warner.....	.....Fort Morgan	John P. Kearns.....	.....Walsenburg
Edwin J. Smith.....	.....Rocky Ford	Robin Bros.....	.....Silverton
James W. Abbott.....	.....Ouray	McIntyre & Hayden.....	.....Colorado Springs
Gill & Reynolds.....	.....Aspen	Benedict & Smith.....	.....Creede
Robert H. Northcott.....	.....Akron	John A. Gordon.....	.....Eaton
Streit & Sons.....	.....Pueblo	McClelland & Bush.....	.....Idaho Springs
Edwin S. Allen.....	.....Loveland	Lewis R. Randolph.....	.....Salida
Brigham & Washburn.....	.....Trinidad	William B. Colvin.....	.....Akron
Jacob J. Abbott.....	.....Lake City	Dexter T. Reynolds.....	.....Aspen
William E. Smiley.....	.....Manitou	Scott, Smith & Co.....	.....Pueblo
John T. Russell.....	.....La Junta	Joe Prewitt.....	.....Durango
John W. Day.....	.....Boulder	Henry D. Hinkley.....	.....Sterling
George A. Willis.....	.....Alamosa	Henry E. Gill.....	.....Cripple Creek
Ralph E. Webster.....	.....Holyoke	Stephens & Findlay.....	.....Delta
Lewis H. Cheney.....	.....Monte Vista		

Hamburg Bremen Insurance Company, Germany.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Robert F. Manden.....	Alamosa	A. R. Bartholomew.....	La Junta
L. A. W. Brown.....	Aspen	A. F. Reeves.....	Montrose
J. J. Minor.....	Canon City	James W. Abbott.....	Ouray
E. K. Guy.....	Colorado Springs	Wm. B. Hess.....	Rico
Alden Bassett.....	Del Norte	Henry A. Ingalls.....	Ridgway
A. E. Amsbary.....	Delta	August Fast.....	Silverton
Anfinger & Stewart.....	Denver	Chas. F. Painter.....	Telluride
Prewitt & Arnold.....	Durango	Brigham & Washburn.....	Trinidad
John Tomay.....	Georgetown	John P. Kearns.....	Walsenburg
Ramey Brothers.....	Grand Junction	Bartholomew & Van Armenta.....	La Junta
Chas. T. Sills.....	Gunnison	Chas. R. Williams.....	Grand Junction
H. Y. A. Avery.....	Lake City	Richard Bunney.....	Central City
Milner & Hurd.....	Leadville	Williams & Adair.....	Pueblo
Giles Miller.....	Longmont		
E. S. Allen.....	Loveland		

Home Mutual Insurance Company, California.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Willis & Colt.....	Alamosa	John T. Russell.....	La Junta
Stockman & Bourquin.....	Aspen	Eli Shoemaker.....	Las Animas
John W. Day.....	Boulder	Milner & Hurd.....	Leadville
Bridwell & Cassidy.....	Canon City	B. F. Waite.....	Loveland
Bennett E. Seymour.....	Central City	C. A. Meriman.....	Monte Vista
A. L. Lawton.....	Colorado Springs	A. F. Reeves.....	Montrose
A. R. King.....	Delta	C. W. Haskins.....	Ouray
F. Gallotti.....	Durango	Benson, Kirtland & Rice.....	Pueblo
Myron H. Aikin.....	Fort Collins	W. B. Hess.....	Rico
Henry Seifred.....	Georgetown	Charles F. Painter.....	Telluride
Hodges & Darrow.....	Glenwood Springs	L. H. Roberts.....	Trinidad
Lee Larrison.....	Golden	R. R. Ross.....	Walsenburg
DeLong Bros. & Marsh.....	Grand Junction	Wonnell & Mays.....	Denver
B. D. Sanbourn.....	Greeley	H. A. Avery.....	Lake City

Helvetia Swiss Insurance Company, Switzerland.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Zollars & McGrew.....	Denver	B. G. Sutphen.....	Longmont
Mackey & Smith.....	Aspen	W. E. Smiley.....	Manitou Springs
Jay S. Gibson.....	Colorado Springs	J. D. Mabin.....	Monte Vista
Holt & Axtell.....	Crested Butte	Fred G. Bernondy.....	New Castle
Cassius M. Well.....	Creede	Scott, Smith & Co.....	Pueblo
Joe Prewitt.....	Durango	Wm. B. Hess.....	Rico
Miller & Wallace.....	Grand Junction	Craig & Israel.....	Salida
E. T. Wolverton.....	Glenwood Springs	Chas. F. Painter.....	Telluride
Stickley & Shaw.....	Leadville		

Hanover Fire Insurance Company, New York.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
J. H. Nicholson.....	Boulder	Frank P. St. Clair.....	Montrose
Benj. F. Rockafellow.....	Canon City	Henry O. Morris.....	Pueblo
A. L. Lawton.....	Colorado Springs	Craig & Israel.....	Salida
Paul B. Gaylord.....	Denver	Brigham & Washburn.....	Trinidad
Ramey Brothers.....	Grand Junction	Mackey & Smith.....	Aspen
Scott & Lyons.....	Greeley	Schirmer & Lehman.....	Denver
Willis L. Thompson.....	Leadville		

Insurance Company of the State of Pennsylvania.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Chas. R. Critchell.....	Denver	B. T. Rockafellow.....	Canon City
Barrows Brothers.....	Denver	Floyd McChesney.....	Trinidad
A. G. Holland.....	Pueblo	Joe Prewitt.....	Durango
W. W. Williamson.....	Colorado Springs	F. W. Brush.....	Salida
C. W. Hooks.....	Aspen	J. T. Maybury.....	Colorado Springs
Milner & Hurd.....	Leadville	McCracken & Parks.....	Denver
Smiley & Curran.....	Manitou		

Imperial Fire Insurance Company, London, England.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Chas. M. Sampson.....	Antonito	McClelland & Bush.....	Idaho Springs
D. T. Reynolds.....	Aspen	J. T. Russell.....	La Junta
John W. Day.....	Boulder	W. H. Thompson.....	Leadville
James K. Darnell.....	Breckenridge	C. E. Day.....	Longmont
D. C. Snetlinger.....	Buena Vista	W. H. McCreery.....	Loveland
Bridwell & Cassady.....	Canon City	Goodale & Cooper.....	Lamar
B. E. Seymour.....	Central City	Jas. A. Kelly & Co.....	La Jara
John M. Jackson.....	Colorado City	Wm. E. Smiley.....	Manitou
Henry C. B. Wills.....	Colorado Springs	A. L. Bonney.....	Montrose
Holt & Axtell.....	Crested Butte	Geo. P. Wilson.....	Monte Vista
Benedict & Smith.....	Creede	Hay & Wolbridge.....	Meeker
Alden Bassett.....	Del Norte	C. A. Hahn.....	New Castle
Anthony Sweeney.....	Denver	C. W. Haskins.....	Ouray
Frank Gallotti.....	Durango	Scott, Smith & Co.....	Pueblo
A. B. Yantes.....	Delta	Ben H. Pelton.....	Rico
J. M. Hanks.....	Florence	Golden & Steele.....	Rocky Ford
Myron H. Aikin.....	Fort Collins	Samuel Gilmore.....	Rockvale
A. B. Johnson.....	Fort Morgan	Lee Fairbanks.....	Saguache
H. R. Warren.....	Fremont	R. Bell.....	Salida
Henry Seifred.....	Georgetown	Robin Brothers.....	Silverton
E. J. Wolverton.....	Glenwood Springs	Chas. F. Painter.....	Telluride
Mathews & Steine.....	Golden	Brigham & Washburn.....	Trinidad
S. S. Peck.....	Holyoke	John P. Kearns.....	Walsenburg

Insurance Company of North America, Philadelphia, Penn.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Gill & Reynolds.....	Aspen	Chas. E. Day.....	Longmont
George A. Willis.....	Alamosa	Stickley & Shaw.....	Leadville
Andrew J. Mackey.....	Boulder	Edwin S. Allen.....	Loveland
John S. Halsey.....	Buena Vista	Addison M. Baldwin.....	Las Animas
Bennett E. Seymour.....	Central City	Chas. L. Seeley.....	La Junta
McIntyre & Hayden.....	Colorado Springs	Jacob J. Abbott.....	Lake City
Wm. H. McClure.....	Canon City	James H. Chatfield.....	Littleton
Holt & Axtell.....	Crested Butte	Alvin L. Bonney.....	Montrose
Chas. H. Fairall.....	Cheyenne Wells	C. A. Merriman.....	Monte Vista
John D. Williams.....	Castle Rock	Harvey White.....	Monument
David Frank.....	Conejos	Smiley & Curran.....	Manitou
Benedict & Smith.....	Creede	James W. Abbott.....	Ouray
Alden Bassett.....	Del Norte	Benson, Kirtland & Rice.....	Pueblo
Wilson & Sweet.....	Denver	Geo. B. Wheeler.....	Platteville
Frank Gallotti.....	Durango	Henry E. Beck.....	Pitkin
A. R. King.....	Delta	Edwin J. Smith.....	Rocky Ford
Myron H. Aikin.....	Fort Collins	Wm. B. Hess.....	Rico
George Warner.....	Fort Morgan	Wallace & Lee.....	Salida
James W. Work.....	Florence	Robin Brothers.....	Silverton
Harvey R. Warren.....	Fremont	Lee Fairbanks.....	Saguache
E. T. Wolverton.....	Glenwood Springs	Martin H. Smith.....	Sterling
Edward L. Berthoud.....	Golden	Brigham & Washburn.....	Trinidad
Burton D. Sanborn.....	Greeley	Chas. F. Painter.....	Telluride
John Gordon.....	Gunnison	John P. Kearns.....	Walsenburg
Henry Seifred.....	Georgetown	Schuyler G. Hurst.....	Brighton
De Long Bros. & Marsh.....	Grand Junction	Gill & Wortman.....	Cripple Creek
McClelland & Bush.....	Idaho Springs	W. M. Adair.....	Antonito
Goodale & Cooper.....	Lamar		

Lumbermens Insurance Company, Pennsylvania.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Barrow Brothers.....	.....Denver		

London and Lancashire Insurance Company, England.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Benedict & Smith.....	.....Creede	Matthews & Stine.....	.....Golden
L. A. W. Brown.....	.....Aspen	Samuel M. Smith.....	.....Idaho Springs
W. G. Hamilton.....	.....Alamosa	Willis L. Thompson.....	.....Leadville
D. M. Jones.....	.....Buena Vista	A. A. Avery.....	.....Lake City
James K. Darnell.....	.....Breckenridge	W. J. Clark.....	.....Monte Vista
A. Le B. Wills & Co.....	.....Colorado Springs	A. L. Bonney.....	.....Montrose
Holt & Axtell.....	.....Crested Butte	C. W. Haskins.....	.....Ouray
Bridwell & Cassidy.....	.....Canon City	Young & Crocket.....	.....Pueblo
Harry G. Shuck.....	.....Central City	William B. Hess.....	.....Rico
Anthony Sweeney.....	.....Denver	R. Bell & Son.....	.....Salida
Joe Prewitt.....	.....Durango	Henry C. Palmer.....	.....Sterling
H. H. Smith.....	.....Delta	Floyd McChesney.....	.....Trinidad
Burton D. Sanborn.....	.....Greeley	Chas. F. Painter.....	.....Telluride
Samuel G. McMullen.....	.....Grand Junction	Robert Ross.....	.....Walsenburg
Chas. T. Sills.....	.....Gunnison	A. C. Artzell.....	.....Denver
John Tomay.....	.....Georgetown	D. R. Jenkins.....	.....Coal Creek
Eugene T. Wolverton.....	.....Glenwood Springs	John W. Crump.....	.....Monte Vista

Lancashire Insurance Company, England.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
George A. Willis.....	.....Alamosa	Ebin White.....	.....Longmont
Mackey & Smith.....	.....Aspen	Milner & Hurd.....	.....Leadville
Chas. Dobney.....	.....Boulder	Frank P. St. Clair.....	.....Montrose
A. L. Lawton.....	.....Colorado Springs	James W. Abbott.....	.....Ouray
Paul B. Gaylord.....	.....Denver	O. W. Mallaby.....	.....Pueblo
Frank Gallotti.....	.....Durango	L. H. Roberts.....	.....Trinidad
Alden Bassett.....	.....Del Norte	Hight & Shephard.....	.....Cripple Creek
R. M. McClenahan.....	.....Greeley	George T. Kearns.....	.....Walsenburg
Geo. Edinger.....	.....Glenwood Springs	John P. Kearns.....	.....Walsenburg
Ramey Brothers.....	.....Grand Junction		

Lion Fire Insurance Company, London. England.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Geo. A. Willis.....	.....Alamosa	J. C. Blevins.....	.....Eads
Chas. M. Sampson.....	.....Antonita	J. M. Hanks.....	.....Florence
D. T. Reynolds.....	.....Aspen	Budrow & McKissock.....	.....Fort Collins
Norman P. White.....	.....Bonanza	George W. Warner.....	.....Fort Morgan
Chas. Dabney.....	.....Boulder	Henry Seifred.....	.....Georgetown
Jas. K. Darnell.....	.....Breckenridge	E. J. Wolverton.....	.....Glenwood Springs
J. M. Jones.....	.....Buena Vista	Mathews & Stine.....	.....Golden
Bridwell & Cassidy.....	.....Brighton	B. F. Moore.....	.....Holyoke
Harry H. Lake.....	.....Canon City	H. H. Newton.....	.....Idaho Springs
John M. Jackson.....	.....Central City	W. H. Pound.....	.....Julesburg
Henry C. B. Wills.....	.....Colorado City	J. T. Russell.....	.....La Junta
Holt & Axtell.....	.....Colorado Springs	H. A. Avery.....	.....Lake City
Alden Bassett.....	.....Crested Butte	Milner & Hurd.....	.....Leadville
Packard & Piper.....	.....Del Norte	R. G. Sutphen.....	.....Longmont
Frank Gallotte.....	.....Denver	F. Clark.....	.....Louisville
A. R. King.....	.....Durango	W. H. McCreery.....	.....Loveland
Wm. McFie.....	.....Delta	Goodale & Cooper.....	.....Lamar
	.....Evans	P. G. Scott.....	.....Las Animas

Lion Fire Insurance Company, London, England.

Continued.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Jas. A. Kelly & Co.	La Jara	B. H. Pelton	Rico
L. M. Peterson	Manassa	John A. Hall	Robinson
W. E. Smiley	Manitou	Godding & Steele	Rocky Ford
Wm. B. Upton	Montrose	Lee Fairbanks	Saguache
Geo. P. Wilson	Monte Vista	S. P. Rudolph	Salida
Harvey White	Monument	Robin Bros.	Silverton
Hay & Walbridge	Meeker	W. E. Crisman	Sterling
McPherson & Hopkins	New Castle	Charles F. Painter	Telluride
C. W. Haskins	Ouray	Lindsay & Lindsay	Trinidad
John Denholm	Otis	John P. Kearns	Walsenburg
A. G. Holland	Pueblo	Hay & Tyler	Wray

London and Liverpool and Globe Insurance Company, England.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
George A. Willis	Alamosa	James A. Kelly	La Jara
C. M. Simpson	Antonita	John T. Russell	La Junta
L. A. W. Brown	Aspen	Henry A. Avery	Lake City
Fred White	Boulder	L. Wert Markham	Lamar
James K. Darnell	Breckenridge	Allen M. Lambright	Las Animas
S. G. Hurtz	Brighton	Stickley & Shaw	Leadville
Daniel C. Sindlinger	Buena Vista	Matthews & Cole	Littleton
Bridwell & Cassidy	Canon City	Charles E. Day	Longmont
B. E. Seymour	Central City	Charles A. Clarke	Louisville
C. M. Sherman	Colorado City	William H. McCreery	Loveland
A. L. Lawton	Colorado Springs	W. E. Smiley	Manitou
W. L. Malpuss	Como	Hay & Walbridge	Meeker
Benedict & Smith	Amethyst	J. W. Rambo	Moffat
Holt & Axtell	Crested Butte	W. J. Clark	Monte Vista
A. R. King	Delta	A. L. Bonney	Montrose
Alden Bassett	Del Norte	Richard C. Elliott	Monument
Brannan, Standart & Kellogg	Denver	C. N. A. Hahn	New Castle
O. K. Gaymon	Dillon	James W. Abbott	Ouray
Frank Gallotti	Durango	Scott, Smith & Co.	Pueblo
T. J. Montgomery	Fort Collins	Wm. B. Hess	Rico
Geo. W. Warner	Fort Morgan	E. J. Smith	Rocky Ford
J. M. Hanks	Florence	Lee Fairbanks	Saguache
John Tomay	Georgetown	Robert Bell & Son	Salida
Hodges & Darrow	Glenwood Springs	Robin Bros.	Silverton
Lee Larrison	Golden	Francis E. Milner	Steamboat Spgs
DeLong Bros. & Marsh	Grand Junction	Allen Winch	Sterling
Burton D. Sanborn	Greeley	Charles F. Painter	Telluride
John Gordon	Gunnison	Lindsay & Lindsay	Trinidad
		John P. Kearns	Walsenburg

London Assurance Corporation, London, England.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Gill & Reynolds	Aspen	Thos. E. Irwine	Idaho Springs
John H. Nicholson	Boulder	W. E. Smiley	Manitou Springs
Matthew & Kennedy	Colorado Springs	Bridwell & Cassidy	Canon City
Seymour Warren	Denver	L. P. Rudolph	Salida
T. J. Montgomery	Fort Collins	Hodges & Darrow	Glenwood Springs
B. D. Sanborn	Greeley	A. L. Bonney	Montrose
O. W. Mallaby	Pueblo	Ramey Bros.	Grand Junction
H. F. Moore	Trinidad	C. W. Haskins	Ouray
Chas. E. Day	Longmont	Frank Gallotti	Durango
W. C. Matthews	Golden	John S. Halsey	Buena Vista
John Tomay	Georgetown	C. S. Watson	Telluride

Manufacturers and Merchants Insurance Company, Pennsylvania.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
H. L. Wadsworth.....	..... Denver	W. H. Bacon.....	Colorado Springs
A. C. Foote.....	..... Pueblo	F. H. Croxall.....	..... Denver

Mechanics Insurance Company, Philadelphia, Pennsylvania.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
L. E. Dwinell.....	Colorado Springs	C. F. Ray.....	..... Pueblo
Fred H. Forrester.....	..... Denver		

Manufacturers and Builders Fire Insurance Company, New York.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
John G. Glendenning....	..... Denver	Ed. O. Hughes.....	..... Denver
Geo. W. Kephart.....	..... Durango	R. M. Marshall.....	..... Cripple Creek

Merchants Insurance Company, Providence, Rhode Island.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
H. L. McDowell & Co....	..... Denver	Geo. S. Draper & Co....	..... Pueblo

Mercantile Fire and Marine Insurance Company, Massachusetts.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Edwin K. Guy.....	Colorado Springs	Miller & Wallace.....	Grand Junction
Brannan, Standart & Kellogg.....	..... Denver	Young & Crockett.....	..... Pueblo
Thos. C. Morley.....	..... Greeley	Lorin H. Roberts.....	..... Trinidad

Merchants Insurance Company, New Jersey.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Andrew L. Lawton.....	Colorado Springs	Stickley & Shaw.....	..... Leadville
Anthony Sweeney.....	..... Denver	Benson, Kirtland & Rice.	..... Pueblo

Milwaukee Mechanics Insurance Company, Wisconsin.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Gill & Reynolds.....	Aspen	J. R. Curtis & Co.....	Longmont
Bromley & Williamson.....	Boulder	Thoman & Fulton.....	Lamar
A. L. Lawton.....	Colorado Springs	John T. Russell.....	La Junta
Bridwell & Cassidy.....	Canon City	Stickley & Shaw.....	Leadville
Edward S. Rich.....	Denver	W. H. McCreery.....	Loveland
Kephart & Rockwood.....	Durango	W. B. Upton.....	Montrose
C. C. Enigh.....	Fort Collins	A. C. Foote.....	Pueblo
Burton D. Sanborn.....	Greeley	Eli G. Bettis.....	Salida
C. T. Sells.....	Gunnison	Williams & Gottlieb.....	Trinidad
Charles R. Williams.....	Grand Junction		

Manchester Fire Assurance Company, Manchester, England.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
James Williams.....	Denver	Lindsay & Lindsay.....	Trinidad
Bridwell & Cassidy.....	Canon City	James W. Abbott.....	Ouray
A. G. Holland.....	Pueblo	Gooding & Steele.....	Rocky Ford
D. C. Sindlinger.....	Buena Vista	W. J. Garvin.....	Lamar
Hodges & Darrow.....	Glenwood Springs	C. L. Seeley.....	La Junta
Milner & Hurd.....	Leadville	Smiley & Curran.....	Manitou Springs
Bromley & Williamson.....	Boulder	C. M. Sherman.....	Colorado City
T. J. Montgomery.....	Fort Collins	Robin Bros.....	Silverton
Scott & Lyons.....	Greeley	Prewitt & Arnold.....	Durango
W. H. McCreery.....	Loveland	De Long Bros. & Marsh..	Grand Junction
Eben White.....	Longmont	Chas. F. Painter.....	Telluride
L. A. W. Brown.....	Aspen	A. R. King.....	Delta
W. H. Bacon.....	Colorado Springs	L. M. Smith.....	Idaho Springs
Alden Bassett.....	Del Norte	John Tomay.....	Georgetown
A. F. Reeves.....	Montrose	Benjamin H. Pelton.....	Rico
Geo. A. Willis.....	Alamosa	Joseph P. Hanna.....	Lake City
W. J. Clarke.....	Monte Vista	J. M. Hanks.....	Florence

Michigan Fire and Marine Insurance Company, Michigan.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Packard & Piper.....	Denver	Smiley & Curran.....	Manitou
L. A. W. Brown.....	Aspen	A. L. Bonney.....	Montrose
Moses T. Hale.....	Colorado Springs	C. W. Abbott.....	Ouray
Edwards, Budrow & Kisko.....	Fort Collins	Fred Dickson.....	Pueblo
John Tomay.....	Georgetown	W. B. Hess.....	Rico
Hodges & Darrow.....	Glenwood Springs	L. H. Roberts.....	Trinidad
S. F. McCreery.....	Greeley	C. N. A. Hahn.....	New Castle
W. L. Thompson.....	Leadville	Joe Prewitt.....	Durango

Newark Fire Insurance Company, Newark, New Jersey.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
W. W. Williamson.....	Colorado Springs	Schirmer & Lehman.....	Denver

New Hampshire Insurance Company, New Hampshire.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
L. E. Dwinell & Co.....	Colorado Springs	C. F. Ray.....	Pueblo
Fred H. Forrester.....	Denver		

Northwestern National Insurance Company, Wisconsin.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Scott, Smith & Co.....	.....Pueblo	R. Steele.....	.....Greeley
Lindsay & Lindsay.....	.....Trinidad	J. P. McMillin.....	.....Colorado Springs
E. S. Rich & Co.....	.....Denver	Streit & Sons.....	.....Pueblo
C. L. Seelye.....	.....La Junta	Bridwell & Cassidy.....	.....Canon City
T. J. Montgomery.....	.....Fort Collins	Chas. A. Cobb.....	.....Loveland
John W. Day.....	.....Boulder		

Niagara Fire Insurance Company, New York.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
L. A. W. Brown.....	.....Aspen	John T. Russell.....	.....La Junta
Y. Munson.....	.....Berthoud	Milner & Hurd.....	.....Leadville
Dan M. Jones.....	.....Buena Vista	R. G. Sutphen.....	.....Longmont
William H. McClure.....	.....Canon City	W. H. McCreery.....	.....Loveland
Benedict & Smith.....	.....Creede	E. E. Norkon.....	.....Lyons
Harry H. Lake.....	.....Central City	Alvin L. Bonney.....	.....Montrose
Holt & Axtell.....	.....Crested Butte	James W. Abbott.....	.....Ouray
Henry Le B. Wills.....	.....Colorado Springs	Bermondy & Wolverton.....	.....New Castle
A. R. King.....	.....Delta	H. N. Morris.....	.....Pueblo
Cobb, Wilson & Co.....	.....Denver	W. B. Hess.....	.....Rico
C. R. Clark.....	.....Elbert	R. Bell & Son.....	.....Salida
T. J. Montgomery.....	.....Fort Morgan	Robin Bros.....	.....Silverton
R. M. Marshall.....	.....Fremont	H. D. Hinkley.....	.....Sterling
John Tomay.....	.....Georgetown	Brigham & Washburn.....	.....Trinidad
E. T. Wolverton.....	.....Glenwood Springs	C. F. Painter.....	.....Telluride
E. L. Berthoud.....	.....Golden	J. P. Kearns.....	.....Walsenburg
DeLong Bros. & Marsh.....	.....Grand Junction	C. A. Meriman.....	.....Monte Vista
Scott & Lyons.....	.....Greeley	Joe Prewitt.....	.....Durango
C. T. Sills.....	.....Gunnison	W. N. Hathaway.....	.....Lafayette
McTalland & Bush.....	.....Idaho Springs	S. F. Lincoln.....	.....Boulder

National Fire Insurance Company, Connecticut.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Geo. A. Willis.....	.....Alamosa	J. T. Russell.....	.....La Junta
C. M. Sampson.....	.....Antonito	Jacob J. Abbott.....	.....Lake City
Gill & Reynolds.....	.....Aspen	W. L. Thompson.....	.....Leadville
John W. Day.....	.....Boulder	C. E. Day.....	.....Longmont
James K. Darnell.....	.....Breckenridge	W. H. McCreery.....	.....Loveland
D. C. Sindlinger.....	.....Buena Vista	Goodale & Cooper.....	.....Lamar
W. T. Bridwell.....	.....Canon City	P. G. Scott.....	.....Las Animas
Harry H. Lake.....	.....Central City	James A. Kelly & Co.....	.....La Jara
John M. Jackson.....	.....Colorado City	L. M. Peterson.....	.....Manassa
H. Le B. Wills.....	.....Colorado Springs	Wm. E. Smiley.....	.....Manitou
Holt & Axtell.....	.....Crested Butte	A. F. Reeves.....	.....Montrose
Alden Bassett.....	.....Del Norte	John W. Crump.....	.....Monte Vista
A. Sweeney.....	.....Denver	Harvy White.....	.....Monument
F. Gallotti.....	.....Durango	Hay & Walbridge.....	.....Meeker
A. R. King.....	.....Delta	F. G. Bermondy.....	.....New Castle
J. M. Hanks.....	.....Florence	C. W. Haskins.....	.....Ouray
Myron H. Aikin.....	.....Fort Collins	O. W. Mallaby.....	.....Pueblo
George W. Warner.....	.....Fort Morgan	Wm. B. Hess.....	.....Rico
John Tomay.....	.....Georgetown	Golden & Steele.....	.....Rocky Ford
Eugene T. Wolverton.....	.....Glenwood Springs	Lee Fairbanks.....	.....Saguache
De Long Bros. & Marsh.....	.....Grand Junction	R. Bell & Son.....	.....Salida
D. B. Sanborn.....	.....Greeley	Robin Brothers.....	.....Silverton
C. T. Sells.....	.....Gunnison	Chas. F. Painter.....	.....Telluride
B. F. Moore.....	.....Holyoke	Brigham & Washburn.....	.....Trinidad
J. F. Benedict.....	.....Jintown	Jas. P. Kearns.....	.....Walsenburg

Norwich Union Fire Insurance Society, England.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
William H. McClure.....	Canon City	Chas. F. Painter.....	Telluride
Harry Lake.....	Central City	Alvin L. Bonney.....	Montrose
John Potter.....	Colorado Springs	Hay & Walridge.....	Meeker
Martin H. Smith.....	Sterling	Cobb, Wilson & Co.....	Denver
James W. Abbott.....	Ouray	Benson, Kirtland & Rice..	Pueblo
George A. Willis.....	Alamosa	Milner & Hurd.....	Leadville
John T. Munson.....	Berthoud	J. T. Russell.....	La Junta
Wm. B. Osborn.....	Loveland	Havlan P. Lyon.....	Lake City
Frank Gallotti.....	Durango	Alden Bassett.....	Del Norte
Edward J. Morath.....	Boulder	Benedict & Smith.....	Creede
Frank L. Smith.....	Longmont	Chas. P. Williams.....	Grand Junction
John P. Kearns.....	Walsenburg	Wallace & Lee.....	Salida
C. A. Meriman.....	Monte Vista	J. E. Cole.....	Buena Vista
Gill & Reynolds.....	Aspen	Myron H. Aikin.....	Fort Collins
Eugene T. Wolverton.....	Glenwood Springs	Stephens & Findley.....	Delta
Scott & Lyons.....	Greeley	Dexter T. Reynolds.....	Aspen
Lindsay & Lindsay.....	Trinidad	Louis W. Cunningham.....	Colorado City
John Tomay.....	Georgetown	Gill & Wortman.....	Cripple Creek
Robin Brothers.....	Silverton	Frank N. Thomas.....	Eaton
William B. Hess.....	Rico	Chas H. Cunningham.....	Colorado City

Northern Assurance Company, England.

Henry Le B. Willis.....	Colorado Springs	L. P. Rudolph.....	Salida
Louis Anfuger & Stewart	Denver	Chas. R. Williams.....	Grand Junction
T. C. Morley.....	Greeley	C. W. Haskins.....	Ouray
Edwards, Budrow & Kisko-	Fort Collins	Chas. L. Seeley.....	La Junta
McClelland & Bush.....	Idaho Springs	E. T. Wolverton.....	Glenwood Springs
Henry O. Morris.....	Pueblo	Charles F. Painter.....	Telluride
B. F. Rockafellow.....	Canon City	B. H. Pelton.....	Rico
Brigham & Washburn.....	Trinidad	John W. Crump.....	Monte Vista
Frank Gallotti.....	Durango	Robert F. Manders.....	Alamosa
L. A. W. Brown.....	Aspen	G. H. Denio.....	Eaton
Milner & Hurd.....	Leadville	The Rico Collateral Bank and Investment Co....	Rico

New Zealand Fire Insurance Company, New Zealand.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
W. D. Hill.....	Denver	John Hawk.....	Denver
R. S. Earhart.....	Denver	W. R. Logan.....	Buena Vista
F. E. Carringer.....	Denver	J. M. McDonald.....	Denver
W. H. Perry.....	Mosca	Milner & Hurd.....	Leadville
Thos. E. Kitson.....	Morrison	J. P. McMillen.....	Colorado Springs
Geo. M. Cave.....	Mancos	McDowell & Co.....	Denver
W. D. Watson.....	Silverton	E. J. Morris.....	Rifle
Chas. M. Sampson.....	Antonita	Chas. F. Painter.....	Telluride
Willis & Colt.....	Alamosa	J. H. Parsons.....	Garrison
Chas. W. Thomas.....	Del Norte	Ben H. Pelton.....	Rico
C. H. Colby.....	Denver	Joe Prewit.....	Durango
C. J. Bates.....	Denver	Thos. Raney.....	Grand Junction
James W. Abbott.....	Ouray	A. F. Reeves.....	Montrose
L. A. W. Brown.....	Aspen	Stephens & Findley.....	Delta
Bromley & Williamson.....	Boulder	C. T. Sills.....	Gunnison
F. E. Baxter.....	Fort Collins	J. D. Vanansdale.....	Wray
E. T. Carlton.....	Denver	R. C. Wallace.....	Salida
J. R. Curtis & Co.....	Longmont	W. H. Wetmore.....	Florence
C. A. Clark.....	Louisville	J. A. A. Williams.....	Trinidad
J. W. Daken.....	Castle Rock	E. J. Wolverton.....	Glenwood Springs
C. C. Emigh.....	Fort Collins	William Yager.....	Denver
D. L. Egger.....	Pagosa Springs	Young & Crockett.....	Pueblo
John G. Harris.....	Wray	C. C. Davis.....	Colorado Springs
W. S. Hoover.....	Canon City		

National Assurance Company, Ireland.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Zollars & McGrew.....	Denver	H. A. Avery.....	Lake City
John Mattler.....	Denver	Stickley & Shaw.....	Leadville
Gill & Reynolds.....	Aspen	A. L. Bonney.....	Montrose
L. C. Stephenson.....	Akron	Geo. P. Wilson.....	Monte Vista
Geo. A. Willis.....	Alamosa	Jas. W. Abbott.....	Ouray
Mathew Kennedy.....	Colorado Springs	Benson, Kirtland & Rice.....	Pueblo
Robert Prewitt.....	Durango	Wm. B. Hess.....	Rico
E. Golding Dwyer.....	Fort Collins	R. Bell & Son.....	Salida
Henry Seifred.....	Georgetown	Chas. F. Painter.....	Telluride
R. M. Hedden.....	Glenwood Springs	Brigham & Washburn.....	Trinidad
B. D. Sanborn.....	Greeley		

North British and Mercantile Company, England.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
A. J. Mackey.....	Boulder	Riley G. Sutphen.....	Longmont
D. M. Jones.....	Buena Vista	Streit & Sons.....	Pueblo
Wm. H. McClure.....	Canon City	L. P. Rudolph.....	Salida
Bennett E. Seymour.....	Central City	Lindsay & Lindsay.....	Trinidad
A. L. Lawton.....	Colorado Springs	William B. Upton.....	Montrose
Cobb, Wilson & Co.....	Denver	Robin Bros.....	Silverton
Frank Gallotti.....	Durango	McClelland & Bush.....	Idaho Springs
Myron H. Aikin.....	Fort Collins	Hodges & Darrow.....	Glenwood Springs
Henry Seifred.....	Georgetown	John Y. Munson.....	Berthoud
Scott & Lyons.....	Greeley	James W. Abbott.....	Ouray
Gill & Reynolds.....	Leadville	Samuel G. McMillen.....	Grand Junction
Stickley & Shaw.....	Leadville	W. J. Clarke.....	Monte Vista
B. F. Waite.....	Loveland		

Orient Fire Insurance Company, Connecticut.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Morris B. Colt.....	Alamosa	Chas. M. Corbett.....	Monte Vista
L. A. W. Brown.....	Aspen	John Kirkland.....	Pueblo
McIntyre & Hayden.....	Colorado Springs	Robin Brothers.....	Silverton
William T. Dickinson.....	Canon City	L. D. Rudolph.....	Salida
James William.....	Denver	Brigham & Washburn.....	Trinidad
Myron H. Aikin.....	Fort Collins	Joe Prewitt.....	Durango
Scott & Lyons.....	Greeley	John Tomay.....	Georgetown
Stickley & Shaw.....	Leadville	James W. Abbott.....	Ouray
W. E. Smiley.....	Manitou	George Edinger.....	Glenwood
A. L. Bonney.....	Montrose	William B. Hess.....	Rico

Oakland Home Insurance Company, California.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
McIntyre & Hayden.....	Colorado Springs	Zollars & McGrew.....	Denver
Chas. M. Sherman.....	Colorado City	Fred Dickson.....	Pueblo

Prussian National Insurance Company, Germany.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
L. A. W. Brown.....	Aspen	John Gordon.....	Gunnison
J. W. Schiffer.....	Alamosa	Stickley & Shaw.....	Leadville
Bromley & Williamson.....	Boulder	A. F. Reeves.....	Montrose
J. S. Gibson.....	Colorado Springs	James W. Abbott.....	Ouray
H. G. Schuck.....	Central City	E. C. Mattes & Co.....	Pueblo
C. Golding Dwyre.....	Fort Collins	W. B. Hess.....	Rico
E. T. Wolverton.....	Glenwood Springs	L. P. Rudolph.....	Salida
C. R. William.....	Grand Junction	Lindsay & Lindsay.....	Trinidad
D. L. McConaughy.....	Greeley	John Tomay.....	Georgetown

Patriotic Assurance Company, Dublin, Ireland.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Stockman & Burguine.....	Aspen	Lindsay & Lindsay.....	Trinidad
Ramey Brothers.....	Grand Junction	J. M. Bonney.....	Salida
W. L. Thompson.....	Leadville	W. C. Metcalf.....	Durango
Schirmer & Lehman.....	Denver	Jas. W. Abbott.....	Ouray
Robert Steele.....	Greeley	The Rico Collateral Bank	
C. W. Fulton.....	Boulder	& Investment Co.....	Rico
McIntyre & Hayden.....	Colorado Springs	C. F. Painter.....	Telluride
M. B. Moore.....	Fort Collins	F. P. St. Clair.....	Montrose
A. G. Holland.....	Pueblo		

Palatine Insurance Company, Manchester, England.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Hight & Shepherd.....	Cripple Creek	Fred White.....	Boulder
A. R. Bartholomew.....	La Junta	D. C. Sindlinger.....	Buena Vista
Eli Shoemaker.....	Las Animas	W. W. Williamson.....	Colorado Springs
Gies Miller.....	Longmont	Jared A. Van Auken.....	Central City
E. S. Allen.....	Loveland	Joe Prewitt.....	Durango
Franklin P. St. Clair.....	Montrose	John G. Glendenning.....	Denver
James W. Abbott.....	Ouray	Alden Bassett.....	Del Norte
Benson, Kirtland & Rice.....	Pueblo	C. Golding Dwyre.....	Fort Collins
L. P. Rudolph.....	Salida	Ramey Brothers.....	Grand Junction
Chas. F. Painter.....	Telluride	Hodges & Darrow.....	Glenwood Springs
Williams & Gottlieb.....	Trinidad	A. M. McClanahan.....	Greeley
Ed O. Hughes.....	Denver	John Tomay.....	Georgetown
L. A. W. Brown.....	Aspen	Milner & Hurd.....	Leadville
W. G. Hamilton.....	Alamosa		

Peoples Fire Insurance Company, Manchester, New Hampshire.

AGENTS.	LOCATION.	AGENTS.	LOCATIONS.
Fred Dickson.....	Pueblo	Fred B. Forrester.....	Denver
Nicholas Nagengast.....	Durango	Williams & Gottlieb.....	Trinidad
Albert E. Carlton.....	Colorado Springs	Stickley & Shaw.....	Leadville

Pacific Fire Insurance Company, New York, N. Y.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Paul B. Gaylord.....	Denver		

Phoenix Assurance Company, London, England.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Geo. A. Willis.....	Alamosa	Stickley & Shaw.....	Leadville
Stockman & Burguine....	Aspen	Giles Miller.....	Longmont
Danl. M. Jones.....	Buena Vista	Alvin L. Bonney.....	Montrose
Henry Le B. Willis.....	Colorado Springs	Chas. W. Haskins.....	Ouray
Win. T. Dickenson.....	Canon City	Graham Smith.....	Pueblo
Ransom H. McFadden.....	Durango	Lee Fairbanks.....	Saguache
Thomas J. Montgomery....	Fort Collins	Lewis P. Rudolph.....	Salida
John Tomay.....	Georgetown	Lorin H. Roberts.....	Trinidad
Thomas C. Morley.....	Greeley	Willisford Dey.....	Denver
Mariou O. Delphlain.....	Grand Junction	Stanton F. Lincoln.....	Boulder
Charles L. Seeley.....	La Junta	Scott, Smith & Co.....	Pueblo

Phoenix Insurance Company, Hartford, Connecticut.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Geo. A. Willis.....	Alamosa	Goodale & Cooper.....	Lamar
J. W. Day.....	Boulder	P. G. Scott.....	Las Animas
W. H. McClure.....	Canon City	Miles & Stewart.....	Pueblo
McIntyre & Hayden.....	Colorado Springs	E. J. Smith.....	Rocky Ford
A. Sweeney.....	Denver	Lindsay & Lindsay.....	Trinidad
Prewitt & Arnold.....	Durango	J. E. Phillips.....	Akron
C. Colling Dwyre.....	Fort Collins	W. H. Ticker.....	Craig
R. D. Sanborn.....	Greeley	Chas. L. Seeley.....	La Junta
J. A. Layton.....	Grand Junction	C. Cummings.....	Louisville
John Gordon.....	Gunnison	H. D. Hinkley.....	Sterling
Capt. E. R. Berthoud.....	Golden	H. Cass Caldwell.....	Wray
Henry A. Avery.....	Lake City	Hodges & Darrow.....	Glenwood Springs
R. G. Sutphen.....	Longmont	Bennett Seymore.....	Central City
W. H. McCreery.....	Loveland		

Phenix Insurance Company, Brooklyn, New York.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
M. B. Cott.....	Alamosa	Beggs & Clelland.....	Holyoke
C. M. Sampson.....	Antonita	J. J. Abbott.....	Lake City
L. A. W. Brown.....	Aspen	Chas. R. Buckey.....	La Junta
D. M. James.....	Buena Vista	Stickley & Shaw.....	Leadville
Andrew J. Mackey.....	Boulder	W. N. Hathaway.....	Lafayette
John Y. Munson.....	Berthoud	Goodale & Cooper.....	Lamar
J. K. Darnell.....	Breckenridge	A. M. Lambright.....	Las Animas
Wm. H. McClure.....	Canon City	Chas. E. Day.....	Longmont
William Dillon.....	Castle Rock	H. L. Wallace.....	Louisville
B. E. Seymour.....	Central City	R. W. Ovis.....	Loveand
John M. Jackson.....	Colorado City	E. E. Norton.....	Lyons
H. Le B. Willis.....	Colorado Springs	A. L. Bonney.....	Montrose
Benedict & Smith.....	Creede	Saml. D. Coffin.....	Monte Vista
Holt & Axtell.....	Crested Butte	James W. Abbott.....	Ouray
Geo. Stephens.....	Delta	G. B. Wheeler.....	Platteville
Cobb, Wilson & Co.....	Denver	Chas. A. Wagner.....	Russell Gulch
Frank Gallotti.....	Durango	Young & Crockett.....	Pueblo
Geo. A. Miller.....	Fairplay	W. B. Hess.....	Rico
R. J. Van Valkenburg.....	Erie	C. G. Ament.....	Rocky Ford
T. J. Montgomery.....	Fort Collins	Lee Fairbanks.....	Saguache
William A. Hill.....	Fort Morgan	Wallace & Lee.....	Salida
R. M. Marshall.....	Fremont	F. E. Milner.....	Steamboat Springs
Henry Seifried.....	Georgetown	Robin Bros.....	Silverton
E. T. Wolverton.....	Glenwood Springs	M. H. Smith.....	Sterling
Edward L. Berthoud.....	Golden	Lindsay & Lindsay.....	Trinidad
C. R. Williams.....	Grand Junction	Chas. F. Painter.....	Telluride
C. T. Sills.....	Gunnison	G. B. Beardsley.....	West Cliff
B. D. Sanborn.....	Greeley		

Pennsylvania Fire Insurance Company, Philadelphia, Pennsylvania.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Gill & Reynolds.....	Aspen	Chas. E. Day.....	Longmont
Geo. A. Willis.....	Alamosa	Stickley & Shaw.....	Leadville
John S. Halsey.....	Buena Vista	Edwin S. Allen.....	Loveland
Andrew J. Mackey.....	Boulder	Chas. L. Seeley.....	La Junta
W. H. McLure.....	Canon City	Addison M. Baldwin.....	Las Ananias
McIntyre & Hayden.....	Colorado Springs	Jacob J. Abbott.....	Lake City
Harry H. Lake.....	Central City	Alvin L. Bonney.....	Montrose
Holt & Axtell.....	Crested Butte	C. A. Merriman.....	Monte Vista
Chas. H. Fairall.....	Cheyenne Wells	Harry White.....	Monument
John D. Williams.....	Castle Rock	James W. Abbott.....	Ouray
David Frank.....	Conejos	Benson, Kirtland & Rice..	Pueblo
Benedict & Smith.....	Creede	Henry E. Beck.....	Pitkin
Alden Bassett.....	Del Norte	Edwin J. Smith.....	Rocky Ford
Wilson & Sweet.....	Denver	Wm. B. Hess.....	Rico
Frank Gallotti.....	Durango	Wallace & Lee.....	Salida
Myron H. Aikin.....	Fort Collins	Robin Bros.....	Silverton
Geo. W. Warren.....	Fort Morgan	Martin H. Smith.....	Sterling
Harvy R. Warren.....	Fremont	Brigham & Washburn.....	Trinidad
Eugene T. Wolverton.....	Glenwood Springs	Lee Fairbanks.....	Saguache
Edward L. Berthoud.....	Golden	Chas. F. Painter.....	Telluride
Henry Seifred.....	Georgetown	John P. Kearns.....	Walsenburg
John Gordon.....	Gunnison	Blair & Martin.....	Delta
Burton D. Sanborn.....	Greeley	Schuyler G. Hurst.....	Brighton
De Long Bros. & Marsh..	Grand Junction	Gill & Wortman.....	Cripple Creek
McClelland & Bush.....	Idaho Springs	W. M. Adair.....	Antonita
Goodale & Cooper.....	Lamar		

Providence Washington Insurance Company, Rhode Island.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Gill & Reynolds.....	Aspen	John T. Russell.....	La Junta
Bromley & Williamson...	Boulder	John J. Abbott.....	Lake City
Dan M. Jones.....	Buena Vista	Willis L. Thompson.....	Leadville
Bridewell & Cassidy.....	Canon City	Chas. E. Day.....	Longmont
Henry C. Shuck.....	Central City	Smiley & Curran.....	Manitou
Matthew Kennedy.....	Colorado Springs	John L. Wilson.....	Monte Vista
Holt & Axtell.....	Crested Butte	A. L. Bonney.....	Montrose
Benedict, Curtis & Smith	Creede	Jas. W. Abbott.....	Ouray
T. A. Cochran.....	Del Norte	Oliver W. Mallaby.....	Pueblo
Albert E. Amsbury.....	Delta	Geo. B. Wheeler.....	Platteville
Merchant & Gray.....	Denver	Henry E. Beck.....	Pitkin
Alex M. Brooks.....	Denver	F. L. Smith.....	Erie
Robert C. Prewitt.....	Durango	Richard M. Marshall.....	Fremont
Thomas J. Montgomery...	Fort Collins	Wm. B. Hess.....	Rico
Edwin C. Luce.....	Fort Morgan	Robert Bell.....	Salida
Geo. A. Miller.....	Fairplay	August Fast.....	Silverton
John Tomay.....	Georgetown	Chas. F. Painter.....	Telluride
Hodges & Darrow.....	Glenwood Springs	Floyd McChesney.....	Trinidad
Ramey Bros.....	Grand Junction	John P. Kearns.....	Walsenburg
T. C. Morley.....	Greeley	L. A. W. Brown.....	Aspen
Chas. T. Sills.....	Gunnison	J. M. Hanks.....	Florence
Origin Hall.....	Idaho Springs		

Queen Insurance Company of America, New York.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
L. A. W. Brown.....	Aspen	Hodges & Darrow.....	Glenwood Springs
C. W. Fulton.....	Boulder	Chas. W. Haskins.....	Ouray
B. F. Rockafellow.....	Canon City	L. P. Rudolph.....	Salida
A. L. Lawton.....	Colorado Springs	Stickley & Shaw.....	Leadville
Anthony Sweeney.....	Denver	A. L. Bonney.....	Montrose
Myron H. Aikin.....	Fort Collins	O. W. Mallaby.....	Pueblo
Ramey Bros.....	Grand Junction	H. D. Hinkley.....	Sterling
Henry Seifred.....	Georgetown	Brigham & Washburn....	Trinidad
Burton D. Sanborn.....	Greeley		

Reading Fire Insurance Company, Pennsylvania.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Merchant & Gray.....	..... Denver		

Reliance Insurance Company, Philadelphia, Pennsylvania.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Schirmer & Lehman.....	..... Denver	Campbell & Murphy.....	..... Pueblo
L. E. Dwinell & Co.....	Colorado Springs		

Rochester German Insurance Company, New York.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
John L. Boyd.....	..... Denver	Moses T. Hale.....	Colorado Springs
A. C. Foote.....	..... Pueblo	James F. Mabury.....	Colorado Springs

Rockford Insurance Company, Illinois.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Sloan, McLain & Hedrix.....	Colorado Springs	Geo. S. Draper.....	..... Pueblo
W. H. Wills.....	..... Denver	E. G. Bettis.....	..... Salida
Thos. J. Montgomery.....	..... Fort Collins	T. McChesney.....	..... Trinidad
S. F. McCreery.....	..... Greeley	F. W. Brush.....	..... Salida

Royal Insurance Company, Liverpool, England.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
L. A. W. Brown.....	..... Aspen	R. G. Sutphen.....	..... Longmont
Geo. A. Wallace.....	..... Alamosa	Jay P. Harter.....	..... Loveland
Chas. M. Sampson.....	..... Antonito	C. R. Buckley.....	..... La Junta
John W. Day.....	..... Boulder	Charles M. Corbett.....	..... Monte Vista
Wm. R. Logan.....	..... Buena Vista	A. F. Reeves.....	..... Montrose
Wm. H. McClure.....	..... Canon City	James W. Abbott.....	..... Ouray
Henry L. B. Wells.....	Colorado Springs	Young & Crockett.....	..... Pueblo
Cobb, Wilson & Thompson.....	..... Denver	Wm. B. Hess.....	..... Rico
Harry Smith.....	..... Delta	Edwin J. Smith.....	..... Rocky Ford
Thos. J. Montgomery.....	..... Fort Collins	L. P. Rudolph.....	..... Salida
John Tomay.....	..... Georgetown	August Fast.....	..... Silverton
Hodges & Darrow.....	Glenwood Springs	C. F. Painter.....	..... Telluride
Samuel G. McMullen.....	..... Grand Junction	Brigham & Washburn.....	..... Trinidad
B. D. Sanborn.....	..... Greeley	C. F. Painter.....	..... Walsenburg
Charles T. Sills.....	..... Gunnison	John P. Kearns.....	..... Durango
Jacob J. Abbott.....	..... Lake City	Joe Prewitt.....	..... New Castle
Willis L. Thompson.....	..... Leadville	Fred G. Bernondy.....	

Royal Exchange Assurance Corporation, England.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Bromly & Williamson....	Boulder	Origin Hall.....	Idaho Springs
Moses F. Hale.....	Colorado Springs	Thomas Williams.....	Longmont
Bartels Brothers & Bishop	Denver	F. P. St. Clair.....	Montrose
A. H. McFadden.....	Durango	Scott Smith.....	Pueblo
C. C. Webster.....	Fort Collins	R. Bell & Son.....	Salida
A. M. McClanahan.....	Greeley	L. H. Roberts.....	Trinidad

State Investment and Insurance Company, California.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Paul B. Gaylord.....	Denver	Stickley & Shaw.....	Leadville
L. A. W. Brown.....	Aspen	R. G. Sutphen.....	Longmont
James F. Benedict.....	Amethyst	Reeves & Reinhold.....	Montrose
Moses T. Hale.....	Colorado Springs	James W. Abbott.....	Ouray
Joseph Prewitt.....	Durango	Langdon & Miles.....	Pueblo
C. C. Emigh.....	Fort Collins	Williams & Adair.....	Pueblo
R. M. Marshall.....	Fremont	Benj. H. Pelton.....	Rico
Dawley & McDonald.....	Greeley	Chas. F. Painter.....	Telluride
Samuel F. McCreery.....	Greeley	N. W. Wall.....	Trinidad
John Tomay.....	Georgetown		

Security Insurance Company, Connecticut.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Stockman & Borguine....	Aspen	A. L. Bonney.....	Montrose
Geo. A. Willis.....	Alamosa	James W. Abbott.....	Ouray
Bromley & Williamson..	Boulder	Oliver W. Mallaby.....	Pueblo
Holt & Axtell.....	Crested Butte	Wm. B. Hess.....	Rico
C. D. Dunlap.....	Denver	August Fast.....	Silverton
Bartels Bros. & Bishop..	Denver	Floyd McChesney.....	Trinidad
Prewitt & Arnold.....	Durango	Chas. F. Painter.....	Telluride
John Tomay.....	Georgetown	G. B. Beardsley.....	West Cliff
Thos. A. Cochran.....	Del Norte	Bassett & Fitzpatrick....	Colorado Springs
Hodges & Darrow.....	Glenwood Springs	D. S. Monahan.....	Greeley
Origin Hall.....	Idaho Springs	Orison W. Locke.....	Canon City
W. L. Thompson.....	Leadville		

Syndicate Insurance Company, Minnesota.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Wm. M. Rule.....	Boulder	Streit & Son.....	Pueblo
Moses T. Hale.....	Colorado Springs	Thos. H. Brown.....	Trinidad
Bartels Bros. & Bishop..	Denver	Jas. F. Maybury.....	Colorado Springs
W. S. Wallace.....	Grand Junction	Williams & Adair.....	Pueblo

Spring Garden Insurance Company, Pennsylvania.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Zollars & McGrew.....	Denver	John T. Russell.....	La Junta
C. W. Brooks.....	Aspen	Smiley & Curran.....	Manitou Springs
Thos. V. Wilson.....	Boulder	James W. Abbott.....	Ouray
James E. Gibson.....	Colorado Springs	Miles & Stewart.....	Pueblo
Joe Prewitt.....	Durango	Craig & Israel.....	Salida
John W. Sanborn.....	Greeley	Chas. F. Painter.....	Telluride
H. A. Avery.....	Lake City	L. H. Roberts.....	Trinidad
Stickley & Shaw.....	Leadville	R. R. Ross.....	Walsenburg

Sun Insurance Office, England.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Packard & Piper.....	Denver	Frank Kibler.....	Irondale
L. A. W. Brown.....	Aspen	W. L. Thompson.....	Leadville
Fred White.....	Boulder	Smiley & Curran.....	Manitou
H. G. Shuck.....	Central City	A. L. Bonney.....	Montrose
Mathew Kennedy.....	Colorado Springs	J. W. Abbott.....	Ouray
Alden Bassett.....	Del Norte	H. O. Morris.....	Pueblo
Prewitt & Arnold.....	Durango	Wm. B. Hess.....	Rico
Edwards, Budrow & Kisko		Robin Bros.....	Silverton
sock.....	Fort Collins	Chas. Painter.....	Telluride
John Tomay.....	Georgetown	L. H. Roberts.....	Trinidad
Hodges & Darrow.....	Glenwood Springs	A. R. King.....	Delta
S. F. McCreery.....	Greeley	C. N. A. Hahn.....	New Castle
McClelland & Bush.....	Idaho Springs	Joe Prewitt.....	Durango

Scottish Union and National Insurance Company, Scotland.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
D. T. Reynolds.....	Aspen	Chas. R. Williams.....	Grand Junction
F. V. Potter.....	Alamosa	P. D. Sanborn.....	Greeley
Chas. Dabney.....	Boulder	Milner & Hurd.....	Leadville
D. M. Jones.....	Buena Vista	J. R. Wolverton.....	Loveland
H. G. Shuck.....	Central City	A. F. Reeves.....	Montrose
M. Kennedy.....	Colorado Springs	J. W. Abbott.....	Ouray
Paul B. Gaylord.....	Denver	O. M. Mallaby.....	Pueblo
F. G. Gallotti.....	Durango	L. P. Rudolph.....	Salida
M. H. Aikin.....	Fort Collins	Brigham & Washburn.....	Trinidad
J. B. Lacy.....	Florence	C. F. Painter.....	Telluride
H. Seifred.....	Georgetown	Origin Hall.....	Idaho Springs
E. F. Wolverton.....	Glenwood Springs		

State Insurance Company, Iowa.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
W. M. Ireland.....	Denver	Isaac W. Schiffer.....	Alamosa
Lyman T. Lewis.....	Holyoke	W. E. McLain.....	Colorado Springs
Moses T. Hale.....	Colorado Springs	Harvey White.....	Monument
Smith & Mulqueen.....	Aspen	E. S. Armstrong.....	Hillside
F. W. Bush.....	Salida	Geo. Edinger.....	Glenwood Springs
John E. Veak.....	Leadville	M. B. Moore.....	Fort Collins
Irwin & Lee.....	Brighton	Williams, Fast & Gottlieb	Trinidad
R. S. Sweetland.....	Denver	Frank Eldridge.....	Durango
E. S. Rich.....	Denver	Benson, Kirtland & Rice	Pueblo
Theo. H. Evans.....	Brighton	Lewis E. Loveland.....	Julesburg
W. L. W. Miller.....	Denver	R. Van Horam & Schram	Yuma
W. D. Hitt.....	Denver	Ben H. Pelton.....	Rico
John T. Russell.....	La Junta	August Fast.....	Silverton
Geo. C. Braman.....	Lafayette	Blair & Martin.....	Delta

Svea Fire Insurance Company, Sweden.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Bassett & Fitzpatrick....	Colorado Springs	C. T. Hume.....	Denver

Sun Insurance Company, California.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
L. E. Dwinell & Co....	Colorado Springs	John Tomay.....	Georgetown
H. L. Wadsworth.....	Denver	Campbell & Murphy.....	Pueblo
A. P. Dunlavy.....	Trinidad		

Southern Insurance Company, Louisiana.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
C. S. Hill.....	Denver	Robin Bros.....	Silvertown
Benson, Kirtland & Rice.....	Pueblo	J. W. Abbott.....	Ouray
John Tomay.....	Georgetown	Ernest C. Bacon.....	Ridgway
Stickley & Shaw.....	Leadville	L. H. Roberts.....	Trinidad
W. H. Bacon.....	Colorado Springs	W. B. Hess.....	Rico
Geo. H. Willis.....	Alamosa	L. A. W. Brown.....	Aspen
R. W. Prewitt.....	Durango	Craig & Israel.....	Salida

Springfield Fire and Marine Insurance Company, Massachusetts.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Louis C. Stephenson.....	Akron	Geo. E. Clarke.....	Holyoke
Chas. M. Sampson.....	Antonita	Wm. H. Pound.....	Julesburg
Geo. A. Willis.....	Alamosa	John T. Russell.....	La Junta
L. A. W. Brown.....	Aspen	Jacob J. Abbott.....	Lake City
John Y. Munson.....	Berthoud	Clemens B. Thoman.....	Lamar
Chas. Dabney.....	Boulder	Milner & Hurd.....	Leadville
Jas. K. Darnell.....	Breckenridge	Eben White.....	Longmont
Corbin A. Dana.....	Brighton	R. W. Orvis.....	Loveland
Wm. A. McClure.....	Canon City	Hay & Walbridge.....	Meeker
John D. Williams.....	Castle Rock	Geo. P. Wilson.....	Monte Vista
Bennett E. Seymour.....	Central City	Wm. B. Upton.....	Montrose
T. W. Van Derver.....	Cheyenne Wells	Jas. W. Abbott.....	Ouray
Andrew L. Lawton.....	Colorado Springs	Geo. B. Wheeler.....	Platteville
Wm. B. Tacker.....	Craig	Baldwin & Brayton.....	Pueblo
W. B. Fowler.....	Como	Wm. B. Hess.....	Rico
Benedict & Smith.....	Amethyst	Edwin J. Smith.....	Rocky Ford
Alden Bassett.....	Del Norte	Robert Bell & Son.....	Salida
Albert E. Amsbary.....	Delta	Standard Bros.....	Sheridan Lake
Cobb, Wilson & Co.....	Denver	Robin Bros.....	Silvertown
Frank Gallotti.....	Durango	Martin H. Smith.....	Sterling
J. M. Hanks.....	Florence	Chas. F. Painter.....	Telluride
Thos. J. Montgomery.....	Fort Collins	Lindsay & Lindsay.....	Trinidad
Stephen J. Hubbell.....	Fort Lupton	John E. Reed.....	Walsenburg
Geo. W. Warner.....	Fort Morgan	Collier Hendrix.....	Wray
Richard M. Marshall.....	Fremont	Brannan, Standart & Kellogg.....	Denver
Henry Seifred.....	Georgetown	Walter W. Craig.....	Castle Rock
Hodges & Darrow.....	Glenwood Springs	Walter E. Hickman.....	Cheyenne Wells
Edwin L. Berthoud.....	Golden	John P. Kearns.....	Walsenburg
Chas. R. Williams.....	Grand Junction	Joseph B. Campbell.....	Yuma
Scott & Lyons.....	Greeley		
John Gordon.....	Gunnison		

St. Paul Fire and Marine Insurance Company, Minnesota.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Geo. A. Willis.....	Alamosa	John T. Russell.....	La Junta
Gill & Reynolds.....	Aspen	Milner & Hurd.....	Leadville
Chas. Dabney.....	Boulder	Chas. E. Day.....	Longmont
A. R. Frisbee.....	Canon City	W. H. McCreery.....	Loveland
Lewis W. Cunningham.....	Colorado City	Smiley & Curran.....	Manitou
A. L. Lawton.....	Colorado Springs	A. C. Moulton.....	Meeker
Alden Bassett.....	Del Norte	Wm. B. Upton.....	Montrose
Cobb, Wilson & Thompson.....	Denver	C. A. Merriman.....	Monte Vista
Frank Gallotti.....	Durango	J. W. Abbott.....	Ouray
Burton Preston.....	Fort Morgan	Geo. B. Wheeler.....	Platteville
Myron H. Aikin.....	Fort Collins	Henry O. Morris.....	Pueblo
H. Seifred.....	Georgetown	Wm. B. Hess.....	Rico
Hodges & Darrow.....	Glenwood Springs	R. Bell & Son.....	Salida
DeLong Bros. & Marsh.....	Grand Junction	E. E. Milner.....	Steamboat Springs
D. A. Sanborn.....	Greeley	H. F. Moore.....	Trinidad
C. T. Sills.....	Gunnison	Jno. P. Kearns.....	Walsenburg
C. B. Thoman.....	Lamar	Stockman & Bourguine.....	Aspen
		Blair & Martin.....	Delta

Trans-Atlantic Fire Insurance Company, Germany.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
L. Anfinger & Co.....	Denver		

Traders Insurance Company, Illinois.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
D. T. Reynolds.....	Aspen	H. P. Lyon.....	Lake City
C. W. Fulton.....	Boulder	Eli Shoemaker.....	Las Ananias
J. E. Cole.....	Buena Vista	Matthews & Cole.....	Littleton
Bridwell & Cassidy.....	Canon City	William B. Upton.....	Montrose
Bennett E. Seymour.....	Central City	L. H. Cheney.....	Monte Vista
Louis W. Cunningham.....	Colorado Springs	Hay & Walbridge.....	Meeker
Frank Gallotti.....	Durango	C. A. Hahn.....	New Castle
O. K. Gaymon.....	Dillon	James W. Abbott.....	Ouray
Albert E. Amsbary.....	Delta	Miles & Stewart.....	Pueblo
Cobb Wilson & Co.....	Denver	Wm. B. Hess.....	Rico
Alden Bassett.....	Del Norte	F. E. Milner.....	Steamboat Spr'gs
Thomas J. Montgomery.....	Fort Collins	Craig & Israel.....	Salida
Geo. W. Warner.....	Fort Morgan	Robin Brothers.....	Silverton
Henry Seifried.....	Georgetown	Chas. F. Painter.....	Telluride
Darrow & Wolverton.....	Glenwood Springs	Lindsay & Lindsay.....	Trinidad
Scott & Lyons.....	Greeley	John P. Kearns.....	Walsenburg
John P. Russell.....	La Junta	Geo. B. Beardsley.....	West Cliff
C. B. Thomas.....	Lamar	Louis E. Loveland.....	Julesburg
Milner & Hurd.....	Leadville	Henry Le B. Wills & Co.....	Colorado Springs
W. H. McCreery.....	Loveland	Gill & Wortman.....	Cripple Creek

Teutonia Insurance Company, Pennsylvania.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Willisford Dey.....	Denver		

United Firemens Insurance Company, Philadelphia, Pennsylvania.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
William C. Allen.....	Colorado Springs	Benjamin F. Baldwin....	Pueblo
Speery & Merchant.....	Denver	Merchant & Gray.....	Denver

Union Insurance Company, Pennsylvania.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Hunn & Fisher.....	Denver	L. E. Dwinell & Co.....	Colorado Springs
L. E. Dwinell & Co.....	Colorado Springs	John L. Boyd.....	Denver
Baldwin & Brayton.....	Pueblo	A. G. Holland.....	Pueblo

United States Fire Insurance Company, New York.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
John G. Quay.....	Denver	Packard & Piper.....	Denver

Union Assurance Society, London, England,

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Zollars & McGrew.....	Denver	H. P. Lyon.....	Lake City
Mackey & Smith.....	Aspen	Smiley & Curran.....	Manitou
E. L. Coates.....	Boulder	James W. Abbott.....	Ouray
L. E. Dwinell & Co.....	Colorado Springs	T. L. Strait & Son.....	Pueblo
Holt & Axtell.....	Crested Butte	Wm. B. Hess.....	Rico
C. M. Webb.....	Creede	Craig & Israel.....	Salida
Joe Prewitt.....	Durango	Chas. F. Painter.....	Telluride
Miller & Wallace.....	Grand Junction	Brigham & Washburn.....	Trinidad
D. L. McConaughy.....	Greeley	Fred G. Bernondy.....	New Castle
Stickley & Shaw.....	Leadville	John L. Bell.....	Silver Plume
Chas R. Buckey.....	La Junta	B. F. Rockafellow.....	Canon City

Westchester Fire Insurance Company, New York.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
M. O. Brown.....	Chicago	Geo. R. Grant.....	Pueblo
Packard & Piper.....	Denver	Scott, Smith & Co.....	Pueblo
J. S. Potter.....	Colorado Springs		

Williamsburgh City Fire Insurance Company, New York.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Moses T. Hall.....	Colorado Springs	A. G. Holland.....	Pueblo
Paul B. Gaylord.....	Denver	J. T. Maybury.....	Colorado Springs

Western Assurance Company, Canada.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Blair & Marten.....	Delta	Chas. E. Day.....	Longmont
Geo. A. Willis.....	Alamosa	Wm. H. McCreery.....	Loveland
Smith & Mulqueen.....	Aspen	C. M. Corbett.....	Monte Vista
E. J. Morath.....	Boulder	Similey & Curran.....	Manitou
W. H. McClure.....	Canon City	Wm. B. Upton.....	Montrose
A. L. Lawton.....	Colorado Springs	G. B. Wheeler.....	Platteville
L. W. Cunningham.....	Colorado City	Baldwin & Brayton.....	Pueblo
McCracken & Parks.....	Denver	Wm. B. Hess.....	Rico
Alden Bassett.....	Del Norte	Wallace & Lee.....	Salida
Frank Gallotti.....	Durango	Robin Brothers.....	Silverton
Myron H. Aikin.....	Fort Collins	Williams & Gottlieb.....	Trinidad
Henry Seifried.....	Georgetown	John P. Kearns.....	Walsenburg
Hodges & Darrow.....	Glenwood Springs	Raymond Von Horram	
Lee Larrison.....	Golden	Schramm.....	Yuma
DeLong Bros. & Marsh.....	Grand Junction	H. T. Lamey.....	Denver
B. D. Sanborne.....	Greeley	Campbell & Murphy.....	Pueblo
C. T. Sills.....	Gunnison	S. Grant Herdst.....	Brighton
John T. Russell.....	La Junta	McCracken & Parks.....	Denver
Milner & Hurd.....	Leadville		

Life, Assessment, Fidelity, Casualty and Accident Companies.

American Casualty Insurance and Security Company, Baltimore, Maryland.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Frank Gallotti.....	Durango	Prewitt & Arnold.....	Durango
Joseph H. Thorp.....	Denver	Ramey Bros.....	Grand Junction
Willis L. Thompson.....	Leadville	Hemenway & Flower.....	Colorado Springs
Jas. W. Abbott.....	Ouray	Harry McComb.....	Denver
L. A. W. Brown.....	Aspen	James C. Wyatt.....	Denver
Charles F. Painter.....	Telluride	Jno. S. Eddy.....	Denver
Jno. P. Kearns.....	Walsenburg	Jay T. Sturges.....	Denver
Chas. T. Sills.....	Gunnison	Stephen C. Lee.....	Denver
George A. Willis.....	Alamosa	Scott, Smith & Co.....	Pueblo

American Employers Liability Insurance Company, New Jersey.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Prewitt & Arnold.....	Durango	Stickley & Shaw.....	Leadville
Theo. Cabevecht.....	Denver	C. A. Montrose.....	Buena Vista
A. C. Hartman.....	Denver	Wm. S. Wallace.....	Grand Junction
E. T. Alling.....	Denver	Francis A. Chapman.....	Denver
Joe Prewitt.....	Durango	Edward C. Baggs.....	Denver

American Surety Company, New York.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Lamey & Miller.....	Denver	International Trust Co.....	Denver

Etna Life Insurance Company, Hartford, Connecticut.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Andrew W. Edwards.....	Denver	Richard Bunney.....	Central City
Arthur M. Edwards.....	Denver	Harry G. Shuck.....	Central City
Thomas L. Walmsby.....	Denver	J. L. Streit & Son.....	Pueblo
James M. Brown.....	Denver	James Patterson.....	Monte Vista
Thomas E. Allen.....	Denver	H. C. Fink.....	Montrose
Joseph F. Clutter.....	Denver	Treling H. Townsend.....	Denver
Henry H. Wright.....	Denver	Elisha R. Rich.....	Denver
J. A. Mussell.....	Littleton	A. W. Edwards.....	Denver
Horace K. Lamb.....	Denver	J. Stanley Edwards.....	Denver
George W. Wray.....	Denver	Rudolph Lossins.....	Denver
Dan D. O'Connor.....	Denver		

American Accident Insurance Company, Louisville, Kentucky.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Thos. C. Humphries.....	Denver		

Bankers Life Association, Iowa.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Lorin H. Roberts.....	Trinidad	T. J. Montgomery.....	Fort Collins
Chas. Y. McClure.....	Denver	M. P. Givins.....	Denver
W. C. Thomas.....	Denver	R. A. Givins.....	Denver
G. W. R. Pettibone.....	Denver	W. C. Thomas.....	Denver

Bankers Alliance, California.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Wm. H. Harris.....	Denver	Samuel F. Wicks.....	Colorado Springs
Harrison F. Luebben.....	Denver	Robt. Graham.....	Greeley
Winfield W. Rothwell.....	Denver	W. D. Robinson.....	Denver
John M. Aldrich.....	Denver	W. F. Gregory.....	Pueblo
John J. Shields.....	Denver	L. P. Rudolph.....	Salida

Bay State Beneficiary Association, Massachusetts.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Z. W. Moakler.....	Denver		

Covenant Mutual Benefit Association, Illinois.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
P. J. Schloser.....	Trinidad	T. O. Gunnell.....	Colorado Springs
J. W. Pringle.....	Pueblo		

Commercial Alliance Life Insurance Company, New York.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Chas. H. Taft.....	Denver		

Des Moines Life Association, Des Moines, Iowa.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
J. B. Stansell.....	Denver	Christian N. Jorgenson..	Trinidad
L. E. Vawter.....	Denver	Victor Good.....	Denver
T. A. Lambkin.....	Denver		

Employers Liability Assurance Corporation, England.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Joseph H. Harrison.....	Denver	Graham & Smith.....	Pueblo
Stickley & Shaw.....	Leadville	Warren F. Page.....	Leadville
Tom H. Brown.....	Trinidad	John H. Bell.....	Leadville

Equitable Mutual Life and Endowment Association, Iowa.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Thomas & Thomas.....	Denver	Joseph H. Brown.....	Denver

Equitable Accident Insurance Company, Denver, Colorado.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Chas. D. Brooks.....	Denver	John W. Durall.....	Denver
James W. Phillips.....	Denver	Chas. J. Haffeko.....	Denver
Chas. S. Whitney.....	Denver	Peter V. Lockwood.....	Denver
A. Percy Proser.....	Denver	Alex Finley.....	Denver
Robert B. Allen.....	Denver	John W. Ryder.....	Denver
Geo. W. Peck.....	Denver	Nicholas Nagengast.....	Durango
Luther C. Dodd.....	Denver	John H. Kirtland.....	Pueblo

Equitable Life Assurance Society, New York.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
W. T. Clark.....	Pueblo	D. K. Drake.....	Denver
Frank D. Gade.....	Denver	Interstate Investment Co.	Durango
J. C. Harley.....	Denver	F. O. Metcalf.....	Steamboat Spgs
E. M. Prewster.....	Denver	W. L. Thompson.....	Leadville
C. E. Dow.....	Denver	W. S. Bridwell.....	Canon City
W. W. Booth.....	Denver	Charles Tarbell.....	Saguache
W. S. Pitchner.....	Denver	Powell O'Connell.....	Denver
W. H. Martin.....	Denver	Thos. S. Flattery.....	Denver
Keppel Brudy.....	Denver	Geo. W. Hewitt.....	Georgetown
James Rice.....	Denver	Ben H. Pelton.....	Denver
Oney Carstephen.....	Denver	F. G. Desson.....	Denver
Fred L. Keller.....	Denver	Geo. A. Bailey.....	Denver
L. H. Skinner.....	Colorado Springs	S. A. Shepperd.....	Denver
J. I. Flower Hemenway.....	Colorado Springs		

Fidelity and Deposit Insurance Company, Baltimore, Maryland.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Francis A. Chapman.....	Denver		

Fidelity Mutual Life Association, Pennsylvania.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
L. M. Amray.....	Denver	Jackson Cochran.....	Denver

Fidelity Mutual Aid Association, California.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
E. W. Hagerty.....	Overton	C. T. Sills.....	Gunnison
John H. Wright.....	Trinidad	R. L. Whiting.....	Villa Park
Reynold S. Sweetland.....	Denver	John H. Wright.....	Trinidad

Fidelity and Casualty Company, New York.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Frank White.....	Denver	DeLong Bros. & Marsh...	Grand Junction
J. D. Bransford.....	Aspen	W. L. Thompson.....	Leadville
Gill & Reynolds.....	Aspen	Curtis & Clark.....	Longmont
L. H. Skinner.....	Colorado Springs	Henry O. Morris.....	Pueblo
J. Frank Bynon.....	Denver	J. L. Streit & Son.....	Pueblo
T. L. Drake & Co.....	Denver	W. A. A. Williams.....	Trinidad
Packard & Piper.....	Denver	Richard G. Marsh.....	Denver
Prewitt & Arnold.....	Durango	Eph Carter.....	Denver
Seymour Warren.....	Denver		

Guarantee Fund Life Association, Iowa.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
William O. Wirt.....	Denver		

Germania Life of New York.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Wm. E. Nordseick.....	Denver	John W. Precht.....	Pueblo
Emile T. Fischer.....	Denver	Wm. W. Rollers.....	Salida
Carl Mansbach.....	Denver	Raymond, Von Horram	
Edwin R. Cowan.....	Denver	Schramm.....	Yuma
Adolph Koch.....	Denver	Albert H. Weber.....	Denver
John Tomay.....	Georgetown		

Guarantee Company of North America, Canada.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Geo. W. Griffith, Jr.....	Denver		

Hartford Steam Boiler Inspection and Insurance Company, Connecticut.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Zollars & McGrew.....	Denver		

Hartford Life and Annuity Company, Connecticut.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
J. C. Rollins.....	Denver	W. D. Cahill.....	Denver

Home Life Insurance Company, New York.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
E. C. Gilman.....	Denver	Wm. E. Ten Brock.....	Denver

Iowa Mutual Benefit Association, Iowa.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
James Stuart.....	Gunnison	R. S. Whiting.....	Villa Park
J. H. Courtright.....	Greeley	Chas. H. Matton.....	Barry
F. A. Anthony.....	Glenwood Springs	H. W. Wakeman.....	Holyoke
L. E. Robinson.....	Denver	James H. Carter.....	Denver

Kansas Mutual Life Association, Kansas.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
A. H. Baker.....	Denver		

Lloyds Plate Glass Insurance Company, New York.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
J. W. Day.....	Boulder	McClellan & Bush.....	Idaho Springs
Bennett E. Seymour.....	Central City	Stickley & Shaw.....	Leadville
Mathew Kennedy.....	Colorado Springs	Benson, Kirtland & Rice.....	Pueblo
Louis Anfanger.....	Denver	Robert Bell & Son.....	Salida
Frank Gallotti.....	Durango	Lindsay & Lindsay.....	Trinidad
Phillips & Sanbourn.....	Greeley		

London Guarantee and Accident Insurance Company, England.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Thos. E. Eastland.....	Breckenridge	Thos. F. Daly.....	Denver
John C. Veak.....	Leadville		

Mutual Benefit Life Insurance Company, New Jersey.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Gilbert A. Newkirk.....	Denver	John Wakefield.....	Pueblo
Geo. W. Hewitt.....	Denver	John H. Hirtland.....	Pueblo
Frank A. Tomby.....	Denver	Burton P. Knight.....	Pueblo
Owen Pierepont.....	Denver	Slaughter Bassett.....	Colorado Springs
Joshua W. Sykes.....	Denver	John H. Fitzpatrick.....	Colorado Springs
Lee Granda B. Davidson.....	Denver	George Smith.....	Longmont
Arthur E. Southard.....	Denver	David E. Fryer.....	Boulder
Henry C. Hill.....	Denver	Henry F. Evans.....	Denver
Frank Shaw.....	Leadville	Fred W. Ballard.....	Denver
Benj. F. Stickley.....	Leadville	Charles E. Crispell.....	Cripple Creek

Mutual Life Insurance Company, New York.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
S. Marine Brundebury....	Pueblo	Louis Kells.....	Denver
F. Lee Forman.....	Denver	Mrs. J. R. Hagerman....	Denver
C. J. Jenkins.....	Denver	A. Sanborn.....	Pueblo
F. A. Brady.....	Denver	J. H. Lewis.....	Denver
F. C. Nichols.....	Denver	J. M. Sayre.....	Denver
J. N. Scouller.....	Denver	R. L. Sayre.....	Denver
D. C. Mitten.....	Denver	John J. Shields.....	Denver
L. P. Monash.....	Denver	F. M. Richie.....	Denver
J. W. Richmond.....	Denver	Theo. Hobrecht.....	Denver
J. A. Ervin.....	Denver	W. T. Baker.....	Denver

Michigan Mutual Life Insurance Company, Michigan.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
J. T. McFarland.....	Denver	Thos. Hood.....	Pueblo
W. G. Shaw.....	Denver	J. P. Kearns.....	Walsenburg
J. R. Curtis.....	Longmont	Geo. T. Kearns.....	Walsenburg
J. W. Bayne.....	Trinidad	Liverman & Smutzer.....	Denver

Missouri, Kansas and Texas Trust Company, Missouri.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Jackson & Crehan.....	Denver		

Metropolitan Plate Glass Insurance Company, New York.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
L. E. Dwinnell & Co.....	Colorado Springs	Milner & Hurd.....	Leadville
C. T. Sill.....	Gunnison	A. G. Holland.....	Pueblo
Cohen & McChesney.....	Trinidad	Prewitt & Arnold.....	Durango
L. A. W. Brown.....	Aspen	A. J. Mackey.....	Boulder

Massachusetts Mutual Life Insurance Company, Massachusetts.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Fred Hughes.....	Denver		

Mutual Reserve Fund Life Association, New York.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Nathan O. Walker.....	Colorado Springs	C. J. Reynolds.....	Colorado Springs
Jas. O'Connor.....	Colorado Springs	E. W. Joy.....	Denver
Walter S. Cutler.....	Denver		

Manhattan Life Insurance Company, New York.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
John J. Wyett.....	Denver		

New York Life Insurance Company, New York.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
E. R. Perkins.....	Denver	L. N. Colurn.....	Colorado Springs
Geo. H. Rowley.....	Denver	T. C. Sparkman.....	Elbert
C. Mansback.....	Denver	John W. Keith, Jr.....	Barry Post
F. C. Ticknor.....	Denver	Craig & Israel.....	Salida
C. S. Hoyt.....	Denver	Prewitt & Arnold.....	Durango
J. D. Barnes.....	Denver	McClelland & Bush.....	Idaho Springs
A. A. Riley.....	Denver	J. A. Hazard.....	Denver
J. H. Young.....	Denver	Geo. F. Wanless.....	Denver
L. M. Aldrich.....	Denver	C. Z. Mark.....	Pueblo
W. B. Whitney.....	Denver	James Morrison.....	Idaho Springs
J. M. Peabody.....	Denver	Benedict & Smith.....	Creede
C. P. Chandler.....	Denver	E. N. Jorgenson.....	Denver
C. E. McClaary.....	Denver	Chas. W. Clifton.....	Denver
T. W. Coughlin.....	Denver	C. W. Vander Hooft.....	Crook
H. G. Moore.....	Denver	O. Spangler.....	Peyton
J. F. Smith.....	Denver	D. A. Noble.....	Trinidad
Geo. C. Simmons.....	Salida	D. O. Gilbert.....	Denver
J. R. Wallingford.....	Glenwood Springs		

New York Plate Glass Insurance Company, New York.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
J. W. Abbott.....	Ouray	Mathews & Calo.....	Littleton
Craig & Israel.....	Salida	W. H. McCreery.....	Loveland
Campbell & Murphy.....	Pueblo	C. T. Home.....	Denver
Cobb, Wilson & Co.....	Denver	Benj. H. Pelton.....	Rico
Willisford Day.....	Denver	W. S. Wallace.....	Grand Junction
Chas. Knochs.....	Denver	Willis & Colt.....	Alamosa
McCracken & Parks.....	Denver	L. H. Roberts.....	Trinidad
O. W. Mallaby.....	Pueblo		

Northwestern Mutual Life Insurance Company, Wisconsin.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Oliver Williams.....	Denver	J. M. Doyle.....	Denver
Ned Steele.....	Denver	Frank W. Hurd.....	Leadville
John Connors.....	Denver	Samuel D. Gaza.....	Aspen
Chas. H. Kelsey.....	Denver	C. C. Hendrie.....	Glenwood Springs
Fred H. Boardman.....	Denver	Scott & Lyons.....	Greeley
Myron R. Williams.....	Denver	Otis Remick.....	Colorado Springs
William H. Williston.....	Denver	David E. Colo.....	Pueblo
J. C. Vigneaux.....	Denver	Wm. B. Holbrook.....	Pueblo
John Drury.....	Denver	Floyd McChesney.....	Trinidad
D. N. Graves.....	Denver	C. A. Dana.....	Brighton
Thos. M. Kimball.....	Denver	W. H. Steele.....	Montrose
Wm. J. Smith.....	Denver	Geo. W. Kephart.....	Durango
Geo. S. Andrews.....	Denver	A. M. McClanahan.....	Greeley
J. B. Anderson.....	Denver	Nathan S. Hurd.....	Denver

National Surety Insurance Company, Missouri.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Jackson & Creham.....	Denver		

Northern Fraternal Association, Iowa.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Chas. W. Brown.....	Denver		

National Mutual Insurance Company, New York.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
David C. Dudley.....	Colorado Springs	Thos. S. Flattery.....	Denver
L. F. Parsons.....	Denver		

New Jersey Plate Glass Insurance Company, New Jersey.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Rich & Smiley.....	Denver	McIntyre & Hayden.....	Colorado Springs
Willis S. Thompson.....	Leadville	Henry O. Morris.....	Pueblo

National Benevolent Association, Minnesota.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
H. W. King.....	Denver		

New England Mutual Life Insurance Company, Massachusetts.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
N. Nagengast.....	..... Durango	Geo. W. Geppart.....	..... Pueblo
Alva A. Failing.....	..... Brighton	Liverman & Smutzer.....	..... Denver
Ramey Bros.....	..... Grand Junction	R. M. Marshal.....	..... Cripple Creek
Frank S. Kanouse.....	..... Denver		

New England Mutual Accident Association, Massachusetts.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Henry P. Spencer.....	..... Denver	William H. Martin.....	..... Delta

Northwestern Masonic Aid Association, Illinois.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
John P. Downs.....	..... Denver	Chas. E. Cherrington....	..... Pueblo
Jesse Richards.....	..... Denver	Peter Anderson.....	..... Fort Collins
Eugene S. Cohen.....	..... Colorado Springs		

National Life Insurance Company, Vermont.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
A. L. Rolder.....	..... Denver	L. A. Kent.....	..... Denver
F. V. Wesserman.....	..... Denver	W. O. Brinker.....	..... Denver

Provident Fund Society, New York, N. Y.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Geo. W. Geppart.....	..... Pueblo	S. M. Bell.....	..... Trinidad
L. M. Bonney.....	..... Colorado Springs	Geo. Schridemant .....	..... Denver
C. E. Demey.....	..... Del Norte	James David Jorden.....	..... Denver

Pennsylvania Mntual Life Insurance Company, Philadelphia, Pennsylvania.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Joseph H. Harrison.....	..... Denver	Graham Smith.....	..... Pueblo
Meyer Harrison.....	..... Denver	R. B. Cameron.....	..... Salida
Henry J. Meyer.....	..... Denver	Warren F. Page.....	..... Leadville
Leo R. Gottlieb.....	..... Denver	John H. Bell.....	..... Leadville
W. T. Straft.....	..... Pueblo		

Pacific Mutual Life and Accident Company, California.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Ira B. Jackson.....	Denver	W. T. Bridwell.....	Canon City
Wm. M. Crehan.....	Denver	J. P. Kearns.....	Walsenburg
Edgar J. Lake.....	Denver	Fred White.....	Boulder
J. A. Stafford.....	Denver	John Gordon.....	Gunnison
F. J. Doyle.....	Denver	Edmund M. Hayden....	Colorado Springs
E. P. Cornell.....	Denver	W. H. McIntyre.....	Colorado Springs
W. J. Moring.....	Denver	Floyd McChesney.....	Trinidad
W. Willingby.....	Denver	Milton A. Lyons.....	Greeley
L. J. Newburgh.....	Denver	Geo. E. Cassidy.....	Canon City
C. F. Jackels.....	Denver	James C. Scott.....	Greeley
F. C. Canavan.....	Denver	John S. Stewart.....	Pueblo
P. Simmons.....	Denver	J. Euclid Mills.....	Pueblo
E. E. Odwin.....	Denver	Richards & Grimes....	Denver
W. H. Jeffries.....	Denver	Mrs. H. Jennie James..	Denver
W. D. McFarland.....	Denver	Eisena Cohen.....	Denver
A. H. Webb.....	Denver	Geo. W. Ridgway.....	Denver
R. B. Cameron.....	Salida		

Prudential Life Insurance Company, Newark, New Jersey.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
R. McIntosh.....	Denver	H. W. Covell.....	Denver
J. McNeely.....	Denver	E. B. Worthman.....	Denver
J. H. Shepperd.....	Denver	C. E. Nelson.....	Denver
A. Weigle.....	Denver	T. D. Healy.....	Denver
H. E. Bilbie.....	Denver	F. J. Umstat.....	Denver
A. M. Slough.....	Denver	J. S. Smeeton.....	Denver
W. S. Felker.....	Denver	G. Silberman.....	Denver
J. J. Dickson.....	Denver	J. Fabling.....	Denver
R. Johnson.....	Denver	C. E. Van Pelt.....	Denver
D. Jones.....	Denver	A. Printz.....	Denver
J. N. Knuckey.....	Denver	C. Madison.....	Denver
W. J. Fabling.....	Denver	I. E. Fredrick.....	Denver
H. Printz.....	Denver	J. M. Judge.....	Denver
G. Pfeleiderer.....	Denver	F. G. Ledder.....	Denver
J. Rose.....	Denver	R. B. Cambran.....	Pueblo
L. E. Silver.....	Denver	C. C. Rambo.....	Pueblo
D. T. Jeffries.....	Denver	J. Blud.....	Pueblo
J. Judge.....	Denver	F. E. Terry.....	Pueblo
J. Madison.....	Denver	M. J. Huffington.....	Pueblo
O. Seller.....	Denver	T. M. Gittings.....	Pueblo
N. E. Rousseau.....	Denver	J. Sinnott.....	Pueblo
J. Tredwell.....	Denver	G. P. Hardirode.....	Pueblo
R. A. Edie.....	Denver	F. White.....	Pueblo
O. J. Bruner.....	Denver	W. T. Osborn.....	Pueblo
J. H. Thorp.....	Denver	C. H. Cambran.....	Pueblo
R. Collins.....	Denver	J. C. McNamer.....	Pueblo
D. Williams.....	Denver	J. Dunning.....	Pueblo
C. M. Quarterman.....	Denver		

Provident Saving Life Assurance Society, New York.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Henry E. McKinney.....	Pueblo	J. B. Chassauead.....	Denver
Fancher & Everitt.....	Duran go	Henry A. Sapeles.....	Denver
Chas. R. Bard.....	Denver		

Provident Life and Trust Company, Philadelphia, Pennsylvania.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
William C. Allen.....	Colorado Springs		

Preferred Masonic Mutual Accident Association, Michigan.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Chas. B. Hartman.....	Denver	Jerome E. German.....	Denver

Railway Officials and Employes Accident Association, Indiana.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Reuben L. Willard....	Denver	Elmer E. Gordan.....	Denver
Nat. O. Walker.....	Denver	William O. Jones.....	Denver

Standard Life and Accident Insurance Company, Michigan.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Jesse V. Dayley.....	Trinidad	W. M. Hogart.....	Fort Collins
Wm. Mack.....	Denver	F. J. Greenfield.....	Black Hawk
Ralston C. Bloomfield...	Denver	F. French.....	Central City
E. N. Spencer.....	Denver	Lee Hiser.....	Idaho Springs
Mell J. Case.....	Aspen	J. H. Turrell.....	Georgetown
Frank Straub.....	Denver	J. W. Guire.....	London Junction
L. L. Hatch.....	Denver	F. W. Junerman.....	Breckenridge
W. Willoughby.....	Denver	A. W. Davis.....	Greeley
R. D. Munson.....	Colorado Springs	E. L. Graham.....	Longmont
S. Bryan.....	Denver	M. A. Martin.....	Loveland
Geo. Ady.....	Denver	J. F. Gans.....	Julesburg
W. G. Rice.....	Colorado Springs	E. Odiorne.....	Denver
J. W. Slater.....	Leadville	C. C. Bishop.....	Denver
E. J. Yettlers.....	Grand Junction	E. H. Spencer.....	Denver
Geo. Eddinger.....	Glenwood Springs	W. T. Wiseman.....	Denver
F. F. Blakeney.....	Pueblo	Allen T. Forgus.....	Idaho Springs
J. F. Linthurst.....	Trinidad	Geo. E. McClelland.....	Idaho Springs
W. A. Fen.....	Boulder	John J. Quay.....	Denver
E. J. Reynolds.....	Buena Vista	F. H. Croxall.....	Denver
G. R. Crugeman.....	Golden	W. T. Strait.....	Pueblo

Security Mutual Life Association, New York.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
W. N. Johnson.....	Denver		

Security Casualty Company, Minnesota.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
C. A. Montrose.....	Buena Vista		

Travelers Insurance Company, Hartford, Connecticut.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
James W. Abbott.....	Ouray	J. P. Hall.....	Denver
L. A. W. Brown.....	Aspen	Geo. E. Crater.....	Denver
John W. Day.....	Boulder	Austin McFarland.....	Denver
Frank Gallotti.....	Durango	Geo. Ady.....	Denver
Samuel Lessem.....	Denver	Scott Bryan.....	Denver
Andrew L. Lawton.....	Colorado Springs	W. N. Johnson.....	Denver
G. E. McClelland.....	Idaho Springs	C. M. Van Law.....	Denver
John L. Milner.....	Leadville	John W. Hinton.....	Del Norte
T. J. Montgomery.....	Fort Collins	F. E. Spellman.....	Divide
Chas. F. Painter.....	Telluride	Patrick B. McAtel.....	Durango
Henry Seifred.....	Georgetown	Joe W. Williams.....	Fort Morgan
B. E. Seymour.....	Central City	Geo. P. Overhiser.....	Grand Junction
Chas. Sills.....	Gunnison	J. R. DeRemer.....	Glenwood Springs
Riley G. Sutphen.....	Longmont	John P. Huntley.....	Gunnison
B. D. Sanborn.....	Greeley	Lee Hiser.....	Idaho Springs
H. S. Van Keuran.....	Pueblo	Jno. F. Ganss.....	Julesburgh
E. T. Wolverton.....	Glenwood Springs	Wm. C. Fritter.....	La Junta
A. H. Baker.....	Denver	W. M. Fuller.....	Lake City
Alpha B. Ruby.....	Alamosa	J. M. Jones.....	La Veta
T. F. Stokes.....	Akron	S. M. Brown.....	Leadville
F. B. Hatfield.....	Antonita	Jno. W. Salter.....	Leadville
J. H. Waters.....	Aspen	S. D. Jaynes.....	Longmont
A. J. Kibby.....	Aspen Junction	J. W. Shyock.....	Manitou
T. M. Juneman.....	Breckenridge	C. A. Dole.....	Montrose
C. G. Hitchcock.....	Burlington	Jas. C. Strawn.....	Monte Vista
Henry Buitter.....	Buena Vista	John E. Thomhill.....	New Castle
Clarence L. Barnes.....	Buena Vista	C. J. Lawrence.....	Ouray
Clyde G. Nikerk.....	Canon City	Alexander Jackson.....	Pueblo
Allen E. Forde.....	Canon City	F. B. Seawright.....	Pueblo
F. Cooper.....	Castle Rock	Alex S. Cuthbertson.....	Pueblo
F. B. Stevenson.....	Central City	Frank F. Blakeney.....	Pueblo
F. B. Pitney.....	Crested Butte	J. G. Keller.....	Pueblo
Jas. Flynn.....	Coal Creek	Wm. Hogg.....	Pueblo
H. Widman.....	Colorado Springs	A. T. Nye.....	Poncha Springs
C. C. Hoyt.....	Colorado Springs	Chas. H. Leiby.....	Red Cliff
W. G. Rice.....	Colorado Springs	Harry L. Sweet.....	Ridgway
Wm. W. Wood.....	Colorado Springs	Geo. S. Nelson.....	Salida
J. M. Ellison.....	Colorado Springs	John L. Logan.....	Sargent
Ellsworth J. Edwards.....	Colorado Springs	Geo. W. Atkinson.....	Sterling
Joe Miner.....	Denver	W. G. Weaver.....	Silverton
Jno. A. Atkinson.....	South Creede	David E. W. Kinney.....	Fairplay
J. F. Linteuurst.....	Trinidad	J. F. Collins.....	Florence
Edward B. Learned.....	Trinidad	Chas. L. Tingle.....	Pueblo
E. E. Moore.....	Walsenburg	Don O. Heywood.....	Rico
Clarence J. Coughlin.....	Denver	Harold J. Morley.....	Telluride
G. W. Herring.....	Denver	Marcus A. Fry.....	Denver

Union Central Life Insurance Company, Cincinnati, Ohio.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
J. P. Cullom.....	Denver	J. H. Courtwright.....	Windsor
J. L. Streit.....	Pueblo	O. L. White.....	Denver
W. A. White.....	Denver		

United States Mutual Accident Association, New York.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Pearce & Calvert.....	Denver	Schirmer & Lehman.....	Denver
John L. Streit & Son.....	Pueblo		

Union Mutual Life Insurance Company, Portland. Maine.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Herbert F. Pendergast..	Denver	Peter Anderson.....	Fort Collins
Edward Clowinizer.....	Denver	Fred White.....	Boulder
Geo. H. Root.....	Denver	Willis Hamilton.....	Golden
Wm. T. Mason.....	Denver	Oliver W. Mallaby.....	Pueblo
Geo. H. Adams.....	Denver	J. E. Miles.....	Pueblo
James F. Smith.....	Denver	J. S. Stewart.....	Pueblo
Willis M. Ames.....	Denver	D. G. McRae.....	Denver

United States Guarantee Company, New York.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
Branon, Standart & Kellog.....	Denver		

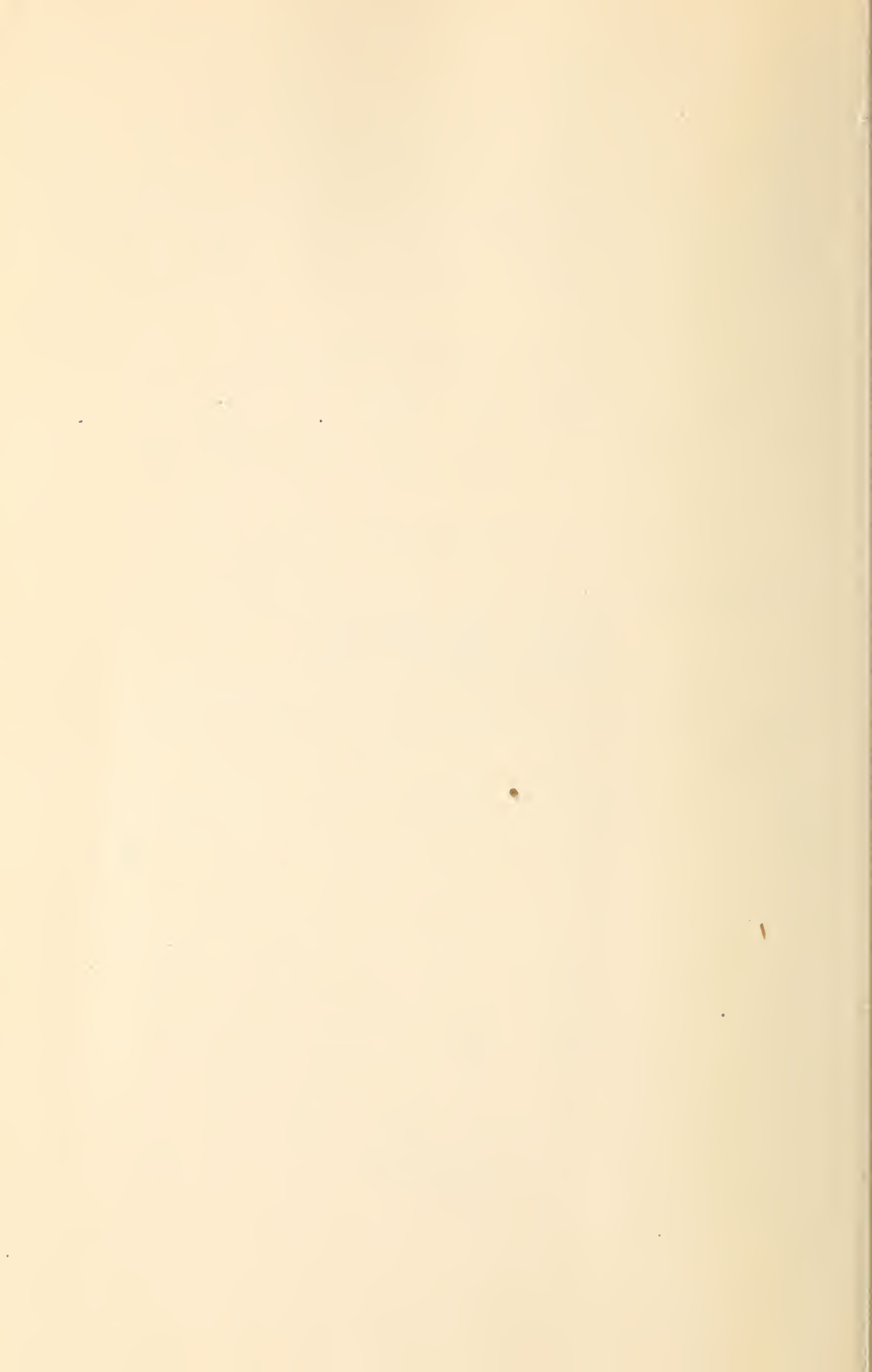
United States Masonic Benevolent Association of Iowa.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
William O. West.....	Denver		

Washington Life Insurance Company, New York, N. Y.

AGENTS.	LOCATION.	AGENTS.	LOCATION.
F. S. Busby.....	Denver	G. M. Dumbleson.....	Denver
D. A. Zeagler	Denver		

RECEIPTS.



Receipts from Fire and Fire and Marine Insurance Companies.

FROM MARCH 1, 1892, TO MARCH 1, 1893.

Agricultural Insurance Company, New York.....	\$ 97 00
Alamo Fire Insurance Company, Texas.....	170 38
Alliance Assurance Company, England.....	505 00
Atlas Assurance Company, England.....	191 91
American Central Insurance Company, Missouri.....	207 40
American Insurance Company, Massachusetts.....	126 00
American Insurance Company, New Jersey.....	180 86
American Fire Insurance Company, New York.....	118 80
American Fire Insurance Company, Pennsylvania.....	375 90
Allemania Fire Insurance Company, Pennsylvania.....	2 00
Armenia Insurance Company, Pennsylvania.....	57 00
Alliance Insurance Company, New York.....	86 51
Broadway Insurance Company, New York.....	143 90
Boylston Insurance Company, Massachusetts.....	104 57
Baloise Fire Insurance Company, Switzerland.....	113 84
Buffalo German Insurance Company, New York.....	90 32
Burlington Insurance Company, Iowa.....	71 65
British-America Assurance Company, Canada.....	121 00
Caledonian Insurance Company, Scotland.....	235 27
Capital Fire Insurance Company, New Hampshire.....	169 56
Citizens Insurance Company, New York.....	204 20
Citizens Insurance Company, Missouri.....	67 50
Citizens Insurance Company, Pennsylvania.....	83 87
Concordia Insurance Company, Wisconsin.....	153 00
Connecticut Fire Insurance Company, Connecticut.....	243 50
Continental Insurance Company, New York.....	487 93
Commercial Union Assurance Company, England.....	258 90
California Insurance Company, California.....	231 55
Denver Insurance Company, Colorado.....	285 82
Detroit Fire and Marine Insurance Company, Michigan.....	110 13
Delaware Insurance Company, Pennsylvania.....	117 76
Eagle Fire Company, New York.....	95 77
Equitable Fire and Marine Insurance Company, Rhode Island.....	75 25
Firemens Fund Insurance Company, California.....	328 80
Firemens Insurance Company, New Jersey.....	101 46
Farragut Insurance Company, New York.....	163 14
Fire Association of Philadelphia, Pennsylvania.....	4 00
Fire Insurance Company of the County of Philadelphia, Penn.....	79 28
Franklin Fire Insurance Company, Pennsylvania.....	135 56
German Mutual Fire Insurance Company, Colorado.....	134 13
Guardian Fire and Life Assurance Company, England.....	367 22
German Insurance Company, Freeport, Ill.....	513 89
German Fire Insurance Company, Peoria, Ill.....	107 36
German Insurance Company, Quincy, Ill.....	4 00
Grand Rapids Fire Insurance Company, Michigan.....	192 91
Granite State Fire Insurance Company, New Hampshire.....	8 00
German American Insurance Company, New York.....	550 85
General Life and Fire Insurance Company, England.....	88 71
Glens Falls Insurance Company, New York.....	115 78
Greenwich Insurance Company, New York.....	87 32
German Fire Insurance Company, Pennsylvania.....	78 41
Girard Fire and Marine Insurance Company, Pennsylvania.....	113 94
Home Mutual Insurance Company, California.....	291 82
Hartford Fire Insurance Company, Connecticut.....	505 75
Hamburg-Bremen Fire Insurance Company, Germany.....	240 81
Hanover Fire Insurance Company, New York.....	262 40
Helvetia Swiss Fire Insurance Company, Switzerland.....	114 20
Home Fire Insurance Company, New York.....	355 85
Imperial Insurance Company, England.....	263 80
Insurance Company of North America, Pennsylvania.....	437 39
Insurance Company of the State of Pennsylvania, Penn.....	120 51

Lancashire Insurance Company, England	246 24
Liverpool and London and Globe Insurance Co., England.....	465 86
London and Lancashire Fire Insurance Company, England.....	248 57
Lion Fire Insurance Company, England.....	327 15
London Assurance Corporation, England.....	173 49
Laumbermeis Insurance Company, Pennsylvania.....	57 00
Manchester Fire Assurance Company, England	364 52
Mercantile Fire and Marine, Massachusetts.....	163 98
Michigan Fire and Marine, Michigan	183 68
Merchants Insurance Company, New Jersey.....	107 88
Manufacturers and Builders Fire Insurance Company, New York	55 00
Manufacturers and Merchants Insurance Company, Pennsylvania.....	157 16
Mechanics Insurance Company, Pennsylvania.....	86 40
Merchants Insurance Company in Providence, Rhode Island.....	15 03
Milwaukee Mechanics Insurance Company, Wisconsin.....	200 37
National Fire Insurance Company, Connecticut	173 48
Northern Assurance Company of London, England.....	324 07
North British and Mercantile Insurance Company, England.....	138 64
Norwich Union Fire Insurance Society, England.....	200 00
New York Bowery Fire Insurance Company, New York.....	57 00
National Assurance Company, Ireland.....	126 20
New Hampshire Fire Insurance Company, New Hampshire	155 92
Newark Fire Insurance Company, New Jersey.....	67 06
Niagara Fire Insurance Company, New York.....	304 37
New Zealand Insurance Company, New Zealand.....	393 06
Northwestern National Insurance Company, Wisconsin.....	188 92
Oakland Home Insurance Company, California.....	205 96
Orient Insurance Company, Connecticut.....	217 87
Ohio Farmers Insurance Company, Ohio.....	4 00
Palatine Insurance Company, England.....	195 35
Phoenix Assurance Company, England.....	109 28
Phoenix Insurance Company, Connecticut.....	311 63
Peoples Fire Insurance Company, New Hampshire.....	190 89
Pennsylvania Fire Insurance Company, Pennsylvania.....	169 00
Prussian National Insurance Company, Germany.....	131 32
Pacific Fire Insurance Company, New York.....	103 68
Patriotic Assurance Company, Ireland.....	146 46
Providence Washington Insurance Company, Rhode Island.....	161 00
Phenix Insurance Company, New York.....	638 37
Queen of America, New York.....	236 72
Reading Fire Insurance Company, Pennsylvania.....	2 00
Reliance Insurance Company, Pennsylvania.....	105 66
Rochester German, New York.....	82 92
Rockford Insurance Company, Illinois.....	131 52
Royal Insurance Company, England.....	369 67
Royal Exchange, England.....	427 60
Svea Fire and Life Insurance Company, Sweden.....	68 08
Security Insurance Company, Connecticut.....	125 00
Scottish Union and National, Scotland.....	259 73
Southern Insurance Company, Louisiana.....	130 73
Springfield Fire and Marine, Massachusetts.....	347 10
Spring Garden Insurance Company, Pennsylvania.....	192 74
St. Paul Fire and Marine Insurance Company, Minnesota.....	310 64
State Insurance Company, Iowa.....	173 13
State Investment and Insurance Company, California.....	67 00
Sun Insurance Company, California.....	75 00
Sun Insurance Office, England.....	590 40
Syndicate Insurance Company, Minnesota.....	101 33
Scania Fire and Life Insurance Company, Sweden.....	110 37
Teutonia Insurance Company, Pennsylvania.....	129 46
Traders Insurance Company, Illinois.....	107 65
Trans-Atlantic, Germany.....	59 51
Union Insurance Company, Pennsylvania.....	141 75
Union Assurance, England.....	172 85
United Firemen's, Pennsylvania.....	102 80
United States Insurance Company, New York.....	74 98
Union Insurance Company, California.....	90 62
Westchester Fire Insurance Company, New York.....	62 00
Western Assurance Company, Canada.....	142 54
Williamsburg City Fire Insurance Company, New York.....	100 94
Western Insurance Company, Pennsylvania.....	71 23
Total.....	\$ 24,083 61

Receipts from Life and Mutual Life Companies.

Aetna Life Insurance Company, Connecticut.....	\$ 317 62
Commercial Alliance Life Insurance Company, New York.....	59 00
Connecticut Mutual Life, Connecticut.....	59 00
Equitable Life Assurance Society of United States, New York.....	3,431 52
Germania Life Insurance Company, New York.....	67 00
Hartford Life and Annuity Insurance Company, Connecticut.....	63 00
Home Life Insurance Company, New York.....	201 14
Manhattan Life Insurance Company, New York.....	243 75
Massachusetts Mutual Life Insurance Company, Massachusetts.....	280 56
Michigan Mutual Life Insurance Company, Michigan.....	174 06
Mutual Life Insurance Company of New York.....	705 11
Mutual Benefit Life Insurance Company, New Jersey.....	836 52
National Life Insurance Company, Vermont.....	63 66
New England Mutual Life Insurance Company, Massachusetts.....	6 00
New York Life Insurance Company, New York.....	2,243 89
Northwestern Mutual Life Insurance Company, Wisconsin.....	2,639 31
National Mutual Insurance Company, New York.....	84 00
Pacific Mutual Life Insurance Company, California.....	419 11
Pennsylvania Mutual Life Insurance Company, Pennsylvania.....	2 00
Provident Savings Life Assurance Society, New York.....	115 53
Prudential Insurance Company of America, New Jersey.....	137 51
Travelers Life Insurance Company, Connecticut.....	1,482 27
Union Central Life Insurance Company, Ohio.....	213 47
Union Mutual Life Insurance Company, Maine.....	301 37
United States Life Insurance Company, New York.....	65 00
Washington Life Insurance Company, New York.....	65 00
Total.....	\$ 14,280 40

Receipts from Fidelity, Casualty and Accident Insurance Companies.

American Casualty Insurance and Security Company Baltimore, Maryland.....	\$ 674 20
American Employers Liability Insurance Company, New Jersey.....	175 82
American Surety Company, New York.....	106 80
Employers Liability Assurance Corporation, Limited, England.....	119 77
Equitable Accident Insurance Company, Colorado.....	860 08
Fidelity and Casualty Insurance Company, New York.....	474 51
Guarantee Company of North America, Canada.....	61 00
Hartford Steam Boiler Inspection and Insurance Company, Connecticut.....	94 96
London Guarantee and Accident Association, England.....	80 00
Lloyds Plate Glass Insurance Company, New York.....	42 00
New York Accident Insurance Company, New York.....	59 00
Metropolitan Plate Glass Insurance Company, New York.....	119 09
Missouri, Kansas and Texas Trust Company, Missouri.....	185 85
Manufacturers Accident Indemnity Company, New York.....	16 00
New York Plate Glass Insurance Company, New York.....	178 85
Standard Life and Accident Insurance Company, Michigan.....	326 84
St. Paul German Accident Insurance Company, Minnesota.....	212 57
United States Guarantee Insurance Company, New York.....	114 00
Total.....	\$ 3,901 34

Receipts from Assessment Companies.

American Accident Company, Kentucky.....	\$ 118 00
Atlas Accident Insurance Company, Massachusetts.....	84 78
Bankers Alliance of California, California.....	104 00
Bankers Life Association, Iowa.....	315 32
Bay State Beneficiary Association, Massachusetts.....	139 00
Bankers Life Association, Minnesota.....	86 28
Connecticut Indemnity Association, Connecticut.....	57 00
Covenant Mutual Benefit Association, Illinois.....	4 00
Des Moines Life Association, Iowa.....	96 00
Equitable Mutual Life and Endowment Association, Iowa.....	85 45
Fidelity Mutual Aid Association, California.....	148 00
Fidelity Mutual Life Association, Pennsylvania.....	61 00
Iowa Mutual Benefit Association, Iowa.....	226 14
Importers and Breeders Mutual Live Stock Insurance Association, Colorado...	50 00
Kansas Mutual Life Association, Kansas.....	66 36
Masons Fraternal Accident Association of America, Massachusetts.....	50 00
Massachusetts Benefit Association, Massachusetts.....	18 00
Mutual Accident Association of the Northwest, Illinois.....	86 52
Mutual Reserve Fund Life Association, New York.....	71 00
National Benevolent Association, Minnesota.....	55 00
National Masonic Accident Association, Iowa.....	100 00
Northwestern Masonic Aid Association, Illinois.....	259 25
National Fraternal Association, Iowa.....	132 00
Odd Fellows Fraternal Accident Association of America, Massachusetts.....	50 00
Odd Fellows Mutual Aid and Accident Association, Ohio.....	55 60
Provident Fund Society, New York.....	88 63
Pythian Life Association, Nebraska.....	50 00
Railway Officials and Employes Accident Association, Indiana.....	70 13
Security Mutual Life Association, New York.....	48 00
Supreme Council of the Order of Chosen Friends, Indiana.....	50 00
Supreme Court Independent Order of Foresters, Canada.....	50 00
United States Masonic Benevolent Association, Iowa.....	50 00
United States Mutual Accident Association, New York.....	65 00
Total.....	\$ 2,990 46

EXPENSE ACCOUNT.

EXPENSE ACCOUNT.

Salary of deputy superintendent, N. S. Hurd.....	\$ 2,583 33
Expense of attending insurance convention, N. S. Hurd.....	125 00
Court fees, N. S. Hurd.....	25 15
Expense of attending insurance convention, John M. Henderson.....	*171 70
Proceedings of insurance convention, John M. Henderson.....	10 00
Salary of chief clerk, T. F. Simmons.....	2,152 77
Extra clerk hire, (work on report for 1892), T. F. Simmons and John Inman.....	2,000 00
Extra clerk hire, John Inman.....	15 00
Attorney fees, M. B. Carpenter.....	*500 00
Salary of deputy superintendent, G. M. McConaughy.....	419 35
Salary of chief clerk, T. W. Monell.....	349 46
Extra clerk hire, (report 1893), Mrs. F. M. Goodykoontz.....	90 00
Postage and sundries.....	321 17
Printing and stationery.....	3,718 55
Rent.....	440 00
Total.....	\$ 12,921 48

RECAPITULATION.

RECEIPTS.

Cash on hand March 1, 1892.....	\$ 22,593 20
Cash from fire companies.....	24,083 61
Cash from life companies.....	14,280 40
Cash from fidelity, casualty and accident companies.....	3,901 34
Cash from assessment companies.....	2,990 46
Cash from all other sources.....	176 67
Total.....	\$ 68,025 68

EXPENDITURES

Expense Account.....	\$ 12,921 48
Refunded to companies (overpaid).....	172 96
Transferred to general fund November 30, 1892.....	31,231 95
Cash on hand March 1, 1893.....	23,699 29

Total..... \$68,025 68

*These warrants refused by State Treasurer.

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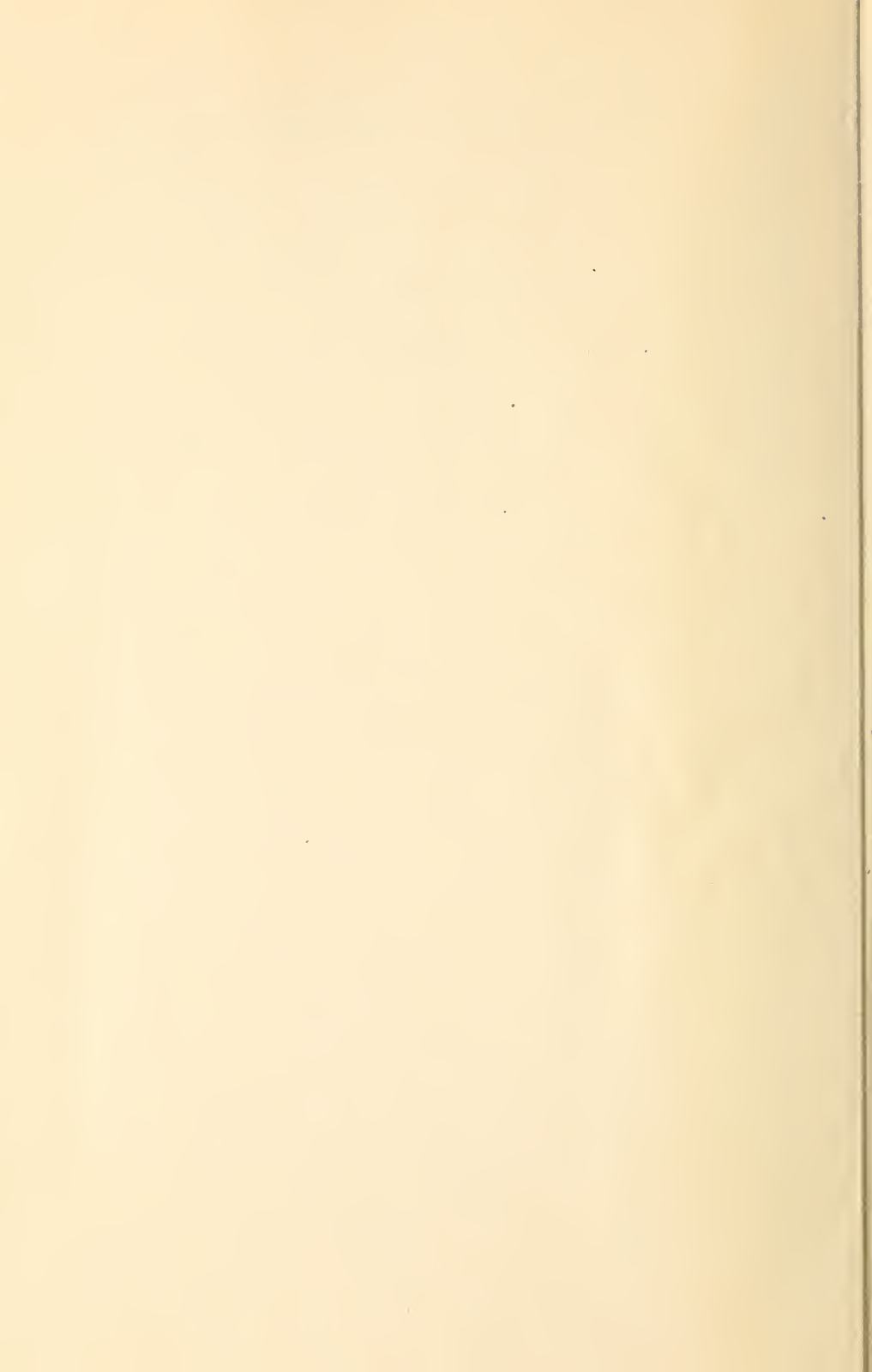
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